

Rate Rebound by CMG HOME LOANS

Buy Now, If Rates Fall, We've Got You

Secure your **DREAM HOME NOW!**

Rest easy knowing you can take advantage of lower interest rates in the future with **NO LENDER FEES***.



If the market rate drops within 5 years, refinance to a lower rate.



Some save you a little, we save you a lot.



Enjoy a lower mortgage payment when you refinance with CMG.

*CMG Home Loans will cover all customary lender fees which are lender administrative fee, tax service fee, appraisal fee and credit report fee. This offer does not cover discount points. Credit cannot exceed total fees. Rate Rebound is only valid on future conventional conforming, government, and jumbo loans in our retail channel (future Construction Loans, All in One, HELOCs, Bond or HFA loans are excluded). Rate Rebound is only available on loans originated by CMG Home Loans. There may be additional restrictions based on investor. Offer may not be redeemed for cash or credit and is nontransferable. Offer cannot be retroactively applied to any loans. Offer may not be used with any other discounts, promotions or interest-only/buy-down and second lien products. This offer is subject to changes or cancellation at any time at the sole discretion of CMG Home Loans. Additional restrictions/conditions may apply. This is not a commitment to lend and is contingent on qualification per full underwriting guidelines. Program will be available on loans disclosed on or after 11/1/22. Program is applicable for refinances 6 months after closing up to 5 years from original note date and with a net tangible benefit which includes a rate reduction of 0.5%, going from an ARM to fixed rate, reducing loan term, movement to a more stable product, or a lower principal and interest payment. By refinancing the existing loan, the total finance charges may be higher over the life of the loan. CMG Mortgage, Inc. dba CMG Home Loans dba CMG Financial, NMLS ID# 1820 (www.nmlsconsumeraccess.org, www.cmghomeloans.com), Equal Housing Opportunity. Licensed by the Department of Financial Protection and Innovation (DFPI) under the California Residential Mortgage Lending Act No. 4150025; AZ license #0903132. Regulated by the Division of Real Estate (CO), Georgia Residential Mortgage Licensee #15438, Ohio Mortgage Broker Act Mortgage Banker Exemption #MBMB.850204.000. Registered Mortgage Banker with the Texas Department of Savings and Mortgage Lending. Licensed by the Virginia State Corporation Commission #MC-5521. Offer of credit is subject to approval. To verify our complete list of state licenses, please visit www.cmghi.com/corporate/licensing. CMG Mortgage, Inc. is an equal housing lender, licensed by the Department of Financial Protection and Innovation (DFPI) under the California Residential Mortgage Lending Act No. 4150025; CO - 100506499; Regulated by the Division of Real Estate; Georgia Residential Mortgage Licensee #15438; Massachusetts Mortgage Lender License #MC1820; Registered Mortgage Banker with the Texas Department of Savings and Mortgage Lending; Tennessee Mortgage License # 109401; Licensed by the Virginia State Corporation Commission #MC-5521. (www.nmlsconsumeraccess.org)



NMLS# 1820

DON'T WAIT! WE'LL WAIVE ALL LENDER FEES!

Buy your home now, and if rates drop by 0.50% or more, we will waive refinance lender fees.

Program will be available on loans disclosed on or after 11/2/22. The program is eligible for refinances that occur after 6 payments and up to 5 years.



Contact **Zach L. Arichiuta**, your local loan officer!

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