



*The Mortgage People*

# Take The RATE ONE, INC Pre-Approval Challenge

**If We Can't Beat the Competition The Day  
Your Buyers Locks Their Loan**

**...We'll Refund Your Buyer's \$55!!!**

**At Rate One, Inc. The Mortgage People  
we are so sure that we can beat the competition on any loan program offered by Rate One  
that your Buyer qualifies for, we'll pay back your Buyer's \$55 if we're wrong!**

### Rules for the Pre-Approval Challenge

- Have your client consult with us to determine if your Buyer may be qualified for a loan program that Rate One offers
- If Rate One determines that your Buyer will qualify for a loan that Rate One offers, have your client complete an application online and charge \$55 to a credit card or send us a completed application, a \$55 check and all supporting documents
- When a purchase contract is executed, shop for interest rates
- Fax us the Good Faith Estimate from the company providing the best interest rate that is dated the same day as the interest rate quoted by us
- If Rate One, Inc. The Mortgage People can't beat the lender junk fees and/or interest rate by 1/8% for the same loan program with the same rate lock period and closing cost package, we'll forward the loan file to the company of your choice
- When the loan closes, fax us the HUD-1 Settlement Statement from the closing and the Lock Confirmation showing the interest rate, the date the interest rate was locked, the lock period and the terms
- If the final HUD-1 and Lock Confirmation match the interest rate, terms and lock period on the Good Faith Estimate, **we'll send your Buyer \$55**

**Rate One. Inc. The Mortgage People  
866-307-0420 OR 901-259-2484**