



The Mortgage People

Take the RATE ONE, INC Interest Rate Challenge

**If We Can't Beat the Rate By 1/8%
...We'll Pay You \$500!!!**

At Rate One, Inc. The Mortgage People we're so sure that our interest rates are the best on conventional loan amounts of \$120,000 and larger with a maximum 95% LTV that we'll pay you if we're wrong!

Rules for the Rate Challenge

- Have your client send us a completed application 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 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 you \$500**

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