



LOCAL LENDING

Select Lending Home Loans is redefining the home loan experience. For us, the home loan experience is a client-focused journey. We know the importance of finding the right loan for every client and we accomplish this through one-on-one guidance. We combine the market knowledge of local REALTORS® and the financial expertise of expert loan officers to guide you through a streamlined mortgage process – from home search to the closing table we will be by your side.

Select Lending loan officers are invested in the local community. Our staff is local, from operations to underwriting, which gives us the edge on outsourced lenders. Ultimately, our goal is to redefine the mortgage landscape with poise, tenacity, and efficiency. Though we are an industry leader in technology and operations, nothing is more important to us than our clients. It is not about the sale, but about the vision. We're in the business of building futures, and at the heart of our business is you!

Explore our exclusive range of unique specialty products, available only through us!

List and Lock:TM An exclusive advantage that can help your sellers reach their goals without lowering their listing price

Rate Rebound: Buy now and refinance with no lender or appraisal fees + a \$1,000 credit towards closing costs*



HomeFundIt:TM Online down payment gifting platform that helps buyers purchase sooner with a larger down payment

All In One Loan:TM First-lien HELOC combined with checking account that's designed to help clients pay off their mortgage faster and save more on interest

*Select Lending Home Loans will cover all customary lender fees which are processing fee, administrative fee, tax service fee, appraisal fee and credit report fee. In addition Select Lending Home Loans will also credit the borrower up to \$1,000 towards additional third-party fees. 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). 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 Select Lending 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.