



5 reasons to own instead of rent.

As member of NGAM, you and your family members can take advantage of all the benefits Rocket Mortgage® has to offer, including getting up to \$2,000 off closing costs!¹

Advantages Of Buying A Home

Create The Home You Want

Because you own the property, you have the freedom to improve or upgrade your home to fit your needs and taste.

Take Advantage Of Low Down Payment Options

With affordable loan options available, you may be able to buy a home with as little as 3% down.

Build Your Equity Every Month

When you purchase a home, you're making an investment. Each loan payment you make increases your equity in the home, which gives you more cash back, refinance and selling options.

Keep Your Monthly Payments Low

You can also choose to have a fixed-rate mortgage payment where the rate doesn't rise, unlike a monthly rent payment that may increase each year.

Deduct Interest On Your Taxes

The interest you pay on your mortgage can be tax-deductible. You may also be able to deduct home equity debt and real estate taxes.

Take advantage of this perk! For an Official Mortgage Review, call (866) 357-7645 or visit VIP.RocketMortgage.com/NGAMichigan.

Example Monthly Rent Vs. Mortgage Payment

Listing Price: \$200,000

Rent Payment	Mortgage Payment
\$1,500 ²	\$1,136 ³

Monthly Savings: \$364

Buying is better than renting – after 5 years, you'll have saved \$21,840 in payments!

ROCKET Mortgage

¹ Clients will receive a \$2,000 credit toward their closing costs when they close on Qualified Mortgage (QM) conventional, government and high-balance loans offered by Rocket Mortgage with balances greater than \$100,000. Loans with balances less than \$100,000 will receive a \$1,250 credit. Offer does not extend to any non-QM products or Agency Plus products. Offer valid on new applications received on or after August 2, 2021. This offer is only available to clients who call the dedicated benefit phone number or go through the dedicated benefit website, VIP.RocketMortgage.com, submit an application and close their loan through the Rocket Mortgage Home Loan Benefit Partner program. This offer cannot be retroactively applied to previously closed loans or loans that were already in process earlier than August 2, 2021. Offer expires December 31, 2021, at 11:59 p.m. ET. Offer not valid if application is submitted by a mortgage broker or from any method outside the dedicated benefit phone number or website. Rocket Mortgage reserves the right to cancel this offer at any time. Offer is nontransferable. Offer may not be redeemed for cash or equivalent. Acceptance of this offer constitutes acceptance of these terms and conditions, which are subject to change at the sole discretion of Rocket Mortgage. This is not a commitment to lend. Additional restrictions/conditions may apply. Not valid with any other discount or promotion.

² The data provided is for use only by the primary recipient or the primary recipient's publication or broadcast. This data may not be re-sold, republished or licensed to any other source, including publications and sources owned by the primary recipient's parent company without prior written permission from CoreLogic. Any CoreLogic data used for publication or broadcast, in whole or in part, must be sourced as coming from CoreLogic, a data and analytics company. For use with broadcast or web content, the citation must directly accompany first reference of the data. If the data is illustrated with maps, charts, graphs or other visual elements, the CoreLogic logo must be included on screen or website. For questions, analysis or interpretation of the data, contact Alyson Austin at newsmedia@corelogic.com or Allyse Sanchez at corelogic@ink-co.com. Data provided may not be modified without the prior written permission of CoreLogic. Do not use the data in any unlawful manner. This data is compiled from public records, contributory databases and proprietary analytics, and its accuracy is dependent upon these sources.

³ For example, the payment on a \$200,000 30-year fixed-rate loan at 5.5% (5.995% APR) with 375 points and an LTV of 97% \$1,135.58, which includes a mortgage insurance payment of \$90.00. Taxes and homeowners insurance are not included. The actual payment will be greater. Rates shown valid on publication date of 10/26/18. Product available on fixed-rate conventional products only. No FHA, VA or jumbo products. Additional restrictions/conditions may apply.

Rocket Mortgage, LLC: NMLS #3030; www.NMLSConsumerAccess.org; Equal Housing Lender. Licensed in 50 states. AL: License No. MC 20979; Control No. 100152352. AR, TX: 1050 Woodward Ave., Detroit, MI 48226-1906, (888) 474-0404; AZ: 1 N. Central Ave., Ste. 2000, Phoenix, AZ 85004, Mortgage Banker License #BK-0902939; CA: Licensed by Dept. of Business Oversight, under the CA Residential Mortgage Lending Act and Finance Lenders Law; CO: Regulated by the Division of Real Estate; GA: Residential Mortgage Licensee #11704; IL: Residential Mortgage Licensee #4127 – Dept. of Financial and Professional Regulation; KS: Licensed Mortgage Company MC0025309; MA: Mortgage Lender License #ML 3030; ME: Supervised Lender License; MN: Not an offer for a rate lock agreement; MS: Licensed by the MS Dept. of Banking and Consumer Finance; NH: Licensed by the NH Banking Dept., #6743MB; NV: License #626; NJ: New Jersey – Rocket Mortgage, LLC, 1050 Woodward Ave., Detroit, MI 48226, (888) 474-0404, Licensed by the N.J. Department of Banking and Insurance; NY: Licensed Mortgage Banker – NYS Banking Dept.; OH: MB 850076; OR: License #ML-1387; PA: Licensed by the Dept. of Banking – License #21430; RI: Licensed Lender; WA: Consumer Loan Company License CL-3030. Conditions may apply.

©2000 – 2021 Rocket Mortgage, LLC. All rights reserved. Lending services provided by Rocket Mortgage, LLC, a subsidiary of Rocket Companies, Inc. (NYSE: RKT).

Rocket Mortgage, 1050 Woodward Ave., Detroit, MI 48226-1906