

5 reasons to own instead of rent.

As employees of Gates, 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 (800) 920-9044 or visit VIP.RocketMortgage.com/Gates.

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.

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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.

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