

Meet Rebel Rate Mortgage

YOUR QUESTIONS ANSWERED.

MAXIMIZING YOUR BUYING POWER WITH REBEL RATE MORTGAGE: - THE FLAT FEE ADVANTAGE -

We are your innovative Flat Fee offering company that's disrupting the game in home financing. In a lending world where complexity and hidden fees are mortgage industry norm, we stand out by offering a straightforward, transparent, and cost-effective way to secure your home loan. Our unique Flat Fee offering is designed to save you thousands of dollars while providing clear, upfront pricing. Savings become clear at closing as well as throughout the life of your loan.

With Rebel Rate Mortgage, you're not just getting a loan; you're joining a movement towards fairer, more accessible homeownership. **Let the rates fall.**

UNDERSTANDING MORTGAGES: THE BASICS

Mortgages Unveiled: A mortgage is more than just a loan; it's a pathway to homeownership - build equity in your own purchase rather than someone else's (rentals). It involves borrowing money to purchase a property, which you then pay back over time, with interest. The terms, rates, and fees associated with your mortgage can significantly impact your financial future, making it crucial to choose wisely.

Traditional Fee Structures vs. Flat Fee: Traditionally, mortgage origination fees are based on a percentage of the loan amount. The bigger the loan, the more the originator gets paid and believe us it can add up QUICK. However, Rebel Rate Mortgage offers a flat fee structure, ensuring that all borrowers pay the same reasonable price, regardless of their loan size. This model not only simplifies the mortgage process but also provides significant savings.

BUILD WEALTH THROUGH OWNERSHIP

Homeownership allows you to build equity. Equity is the difference between the market value of your home and the outstanding mortgage balance. As you pay down your mortgage, your equity increases. How's that for a savings account? Not to mention real estate typically appreciates over time, only building further into your equity while also providing major tax benefit, stability, and control over your living situation. Why wait? Honestly, we have no idea why you would.

Unfortunately, we can't say the same for rent. When renting your money flows from your wallet straight to someone else's. Let's keep your money where it belongs and create structure & consistency within your living scenario for you and/or your family.



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THE POWER OF A FLAT FEE STRUCTURE

Imagine knowing exactly what you're paying upfront, with no hidden costs or surprises. Seems like a fair request right? We agree. That's the peace of mind Rebel Rate Mortgage clients enjoy through our Flat Fee structure. This model eliminates the unpredictability of variable fees, making budgeting for your new home easier and more transparent.

By choosing our Flat Fee offering, you're able to better plan and adjust your budget throughout the process without having to worry that more home will cost you more origination fees. Competitor's sliding scale of compensation is the last thing you want to worry about when making such a big decision. Rebel Rate allows you to simplify, putting money back into your purchase or your pockets; rather than our competitors.

LOWER INTEREST RATES = MORE BUYING POWER

Lower interest rates are synonymous with more buying power and significant savings over the life of your loan.

At Rebel Rate Mortgage, we leverage our unique business model to offer competitive rates that are lower than those of traditional mortgage brokers and bankers. This means you can afford a more expensive home for the same monthly payment you obtain from a competitor, or enjoy lower monthly payments for the same loan amount, enhancing your financial flexibility and freedom. This approach is polar opposite to what you'll find within our competitor base - hence the name, Rebel Rate.

MAXIMIZING YOUR INVESTMENT

Your savings with Rebel Rate Mortgage extend beyond just the loan itself. They represent an opportunity to invest in your future. Whether you choose to allocate those savings towards home improvements, bolstering your retirement savings, or funding your child's education, our Flat Fee offering gives you the flexibility to make choices that benefit your long-term well-being.

NAVIGATING YOUR MORTGAGE WITH REBEL RATE

Securing a mortgage can often seem like a daunting process, but it doesn't have to be.

At Rebel Rate Mortgage, we're committed to making your journey to homeownership as smooth and straightforward as possible. From the initial application to closing, our team is here to guide you every step of the way, ensuring you understand all your options and feel confident in your decisions. We've even created efficiencies that help you streamline your application process through organization of docs and process tracking.



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HOMEBUYING DO'S AND DON'TS

The home buying process can be lively and eventful. Here are the major Do's and Don'ts to keep top of mind when making your way through the purchasing journey.

STEPS FOR A SUCCESSFUL HOME PURCHASE

- **Get pre-approved with Rebel Rate prior to beginning your home search.** This way you know exactly what you can afford ahead of time.
- **Find and work with a realtor you can trust** - Need one? We got you and would be happy to refer a couple your way.
- **Ensure a understanding of your FICO credit score.** Your FICO plays a pivotal role in your interest rate.
- **Track your funds coming in and out of your bank accounts.** Look for recurring subscription fees that you no longer use or need, you will be surprised at how much money this can save each month.
- **Create a savings plan.** Start preparations early to ensure you have the proper cash to close on your new home.
- **Maintain your current employment and income threshold.** Whatever you do not change your employment status.
- **Keep up with you current bills, rent, mortgage, etc.** We hope this goes without saying.
- **Do not share personal information without it being a verified source.** When in doubt contact your Rebel Rate loan consultant.
- **Stay in consistent communication with your realtor and Rebel Rate Loan consultant.** We are here to help every step of the way.
- **When in doubt as questions!** We like questions as they help us gear up to close on your new home.

ALERT! ALERT! ALERT!

The below will have major impact on your ability to close on your new home. When unsure, please consult your Rebel Rate Loan professional with questions prior to acting in the dark. For real, we beg you. We're here to help, use us.

- **Do not** change employers, become self employed, or quite your current job.
- **Do not** run additional credit inquiries outside of that needed for your home loan.
- **Do not** excessively use or fall behind in credit payments.
- **Do not** make large deposits into your banking accounts.
- **Do not** change bank accounts.
- **Do not** co-sign or take on any new loans.
- **Do not** purchase a car or furniture.
- **Do not** spend the money you have set aside for your downpayment.
- **Do not** omit debt or other financial responsibilities from your loan application, such as child support or alimony.
- **Do not** wire money without consulting your Rebel Rate loan consultant.



FREQUENTLY ASKED QUESTIONS

(and, of course, answers)

Have questions? So you must be interested, huh? No problem! Questions are welcomed and allow us to further explain what sets Rebel Rate apart.

This section addresses the most common queries we receive about our services, spanning from eligibility requirements to the specifics of our Flat Fee offering. We're dedicated to ensuring you have all the information you need to make an informed decision so let us know if you need any additional information.

Q. Do I need to pay the Flat Fee of \$2,995.00 before my loan closes?

A. No, you only pay the Flat Fee at the time of close.

Q. What if I don't have enough funds available to cover my down payment, other closing costs, and the Flat Fee of \$2,995.00?

A. No problem, we can increase your interest rate slightly and have the lending institution pay the Flat Fee of \$2,995.00 on your behalf. You will still end up with a much better interest rate than our Competitors. This means you come out of pocket even less - providing fluidity within your financial status.

Q. How do most mortgage companies get paid today and why is Rebel Rate Mortgage the best solution?

A. Today most of our competitors charge upwards of 2.75% to originate your loan, and then **STILL** charge you a fee to obtain an interest rate (typically higher than a Rebel interest rate). Visual learner? Let us explain further.

Example:

Competitors - If you have a loan amount of \$400,000, competitors may make upwards of \$11,000 **PLUS** (paid directly by you or financed through a higher interest rate). Wild right?

Rebel Rate - If you have a loan amount of \$400,000, you pay a Flat Fee of \$2,995.00 (unchanging based on loan size). That's a savings of \$8,005.00 (\$11,000 - \$2,995 = \$8,005) compared to competitors. Plus, you'll receive a much better interest rate, which allows you more buying power!

Q. How can Rebel Rate Mortgage cost so much less? What am I missing?

A. We have invested ample time and money deploying technology and developing a process that is significantly more efficient than our competitors. Simply put, we can close more loans with less overhead costs, in turn, passing savings along to you.



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Q. What if I have specific questions about my loan or lending options? Can I speak with an actual human being?

A. Of course, we have extremely technical and licensed loan consultants ready to answer all your questions.

The best part about our model is we don't need to sell you anything, our rates and Flat Fee sell themselves. That said, we understand you are making a large financial decision. Our team focuses on explaining the process and benefits of home ownership vs. trying to sell/justify bad interest rates and higher cost offerings. You are our focus.

Changing the perception that borrowers are handcuffed to pay preconditioned / traditional lender fees is our mission, even if that means we shift understanding one borrower at a time. It's time to simplify the mortgage industry - putting borrowers in the driver's seat, with their pockets busting with savings.

Q. Do you offer the same products as every other mortgage company?

A. Yes! Don't be fooled by tricky advertising the mortgage industry loves to promote! We all offer the same products. The only true differentiator is interest rate and origination fees and we have that in spades over our competitors.

Q. Will my service suffer working with Rebel Rate Mortgage given its affordability?

A. We know our competition very well! They love to put a huge premium via dollars and/or higher interest rates on service. We disagree. Top tier service is the expectation period! Service shouldn't be sold as a premium to justify costs paid by the borrower.

Remember, we don't need to sell you anything, removing a huge point of friction in the mortgage process. **We are educators / facilitators of home ownership, not salespeople.** We have nothing to gain by selling. In fact, we would rather focus our energy on providing excellent service vs. wasting time convincing you to swallow a bad rate or intensified fees.

Q. What if my agent refers me to another lender, can I choose to use Rebel Rate Mortgage?

A. Of course, you are free to choose any lender you wish! As a matter of fact, we'd strongly encourage you shop around. Yes, we are that confident in the Rebel Rate pricing and service model. Plus, we love to make competitors sweat. We'll be here when you're ready.



Q. Do you lend outside of Arizona?

A. Not at this time.

Q. Will I get a cool gift after closing my loan with Rebel Rate Mortgage?

A. Of course! However, you won't get a box of cookies or custom cutting board. We give all our clients the gift that keeps on giving, monthly savings and less cash out of pocket to obtain a great interest rate!

Sorry, we prefer to not spend your money on insignificant gifts - that just wouldn't be our style! Every decision we make at Rebel Rate Mortgage has our client's best interest in mind!

LET'S WRAP IT UP

Choosing Rebel Rate Mortgage means opting for a transparent, affordable path to homeownership. Our innovative Flat Fee model is designed not just to save you money but to redefine what it means to secure a mortgage.

We look forward to the opportunity to walk with you throughout your buying journey.

Still not sold on our offerings? Shop us out. It's the responsible thing to do. After all, buying a home is a big decision. We're confident we'll hear from you soon.

SO, WHAT'S NEXT?

Still have more questions? You're thorough and we appreciate that. We'd be happy to answer any additional questions. Just give us a ring at 480.818.9390.

Ready to take the next step in your home buying journey? We're eager to help! Click the link [HERE](#) to begin your application process.



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