



Maybe this will set your next mortgage in motion.

As one of our Weichert colleagues, you're automatically a member who can take advantage of this new program. Next time you're in the market for a new home or looking to refinance, we'd like you to take out a mortgage from Weichert Financial Services. That's only logical. But since it's something good for your company, we want it to be a little extra good for you.

No matter which company you work for, you can choose which Gold Services Manager to work for you. In fact, even if the loan is being taken out by someone you live with, as long as you're a party to the transaction, you're welcome to participate.

Here are the benefits of the Member Program*, good on any new loan through WFS:

- *Your loan will be processed and underwritten by an operations team who will provide legendary customer service.*
- *As a member, we'll save you a 1/2 point if you choose to pay points. A point (or points) enables you to reduce your interest rate. As an example: a full point on a \$250,000 mortgage costs \$2,500, while you would pay only a 1/2 point or \$1,250. If you choose, you can apply the savings to your closing cost.*

For details call or visit the Weichert office nearest you and ask to speak to the Gold Services Manager.



**Certain terms and conditions may apply.*

The Weichert Financial Services Member Program may terminate at any time without notice. The Member Program is provided exclusively to all persons employed by one of the Weichert companies and is not intended for public use. While supplies last, persons eligible to participate in the Member Program may receive a 1-year home warranty with coverage selected by Weichert Financial Services with the closing of their loan. The home warranty is a service contract that covers the repair or replacement of certain home system components and appliances, and does not cover service fees and optional coverages. Additional fees, terms and conditions may apply to the home warranty. This is not an advertisement or a commitment to extend consumer credit. All loans are subject to credit and property approval. Programs, rates, terms and conditions are subject to change without notice. Not all products are available in all states or for all loan amounts. Other restrictions may apply. Mortgage Access Corp. d/b/a Weichert Financial Services NMLS#:2731. Equal Housing Lender.

Licensing Information. **Company NMLS # 2731 (www.nmlsconsumeraccess.org). Mortgage Access Corp. d/b/a Weichert Financial Services, Executive Offices, 225 Littleton Road, Morris Plains, NJ 07950. 1-800-829-CASH.** Licensed by the NJ Dept of Banking and Insurance. Licensed Mortgage Banker with the State Dept of Banking in NY and CT. Licensed by the Pennsylvania Department of Banking, Mortgage Lender 21042. Licensed Lender in AK, AR, DE, MD, D.C., GA, ME, MN, WI, IA, IN, LA, WV, KY, NC, OK, TN, MI. Licensed Mortgage Lender in the Commonwealth of Massachusetts. License #ML1713, Certificate #43155. Certificate of Authority to transact business in CO. To check the license status of your mortgage loan originator, visit <http://www.dora.state.co.us/real-estate/index.htm>. Licensed Lender in SC. Licensed Mortgage Lender in TX. Licensed with the Financial Institutions Division in New Mexico, License # 01297. Licensed by the Department of Corporations under the California Residential Mortgage Lending Act. Loans made or arranged pursuant to a California Finance Lenders Law license. Licensed Mortgage Broker and Lender Ohio. MB.803167.000; SM.501248.000. Licensed Loan Broker and Lender Rhode Island. Kansas Licensed Mortgage Company, License #MC.0001229. Licensed Oregon Mortgage Lender License #ML2528. Illinois Residential Mortgage Licensee, License #MB.0006377. Mississippi Licensed Mortgage Company, License #357/2008. Washington Consumer Loan License # CL-2731. Alabama Consumer Credit License #21213. Weichert Financial Services arranges loans with third-party providers. Equal Housing Lender.

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I. Weichert Member Program Policy

1. To be eligible to participate in the Weichert Member Program Policy as a “Weichert Borrower:”
 - a. *You must be employed by a domestic Weichert entity or a real estate sales associate of Weichert New Homes Co., Weichert Commercial Brokerage, Inc. or Weichert, Realtors®.*
 - b. *You must have completed ninety days of employment at the time a completed application is submitted. If you are a Sales Associate, you must have an independent contractor agreement in effect at the time of closing which you entered into an at least ninety days prior to the time your completed application is submitted.*
 - c. *You must use “in-house” purchase money mortgage products only, defined as those mortgage loan products that close in the name of “Mortgage Access Corp.” and/or “Weichert Financial Services” and are secured by a first lien on a one- to four-family residential dwelling.*
2. You may select any Gold Service Manager or any of the Company’s licensed mortgage loan originators to originate your mortgage loan. (subject to Company approval)
3. To ensure the confidentiality of all Weichert Borrower information, the Company will assign a dedicated operations team to process your mortgage loan transaction.

II. Weichert Borrower Loan Discounts

If you choose to pay points in order to reduce your interest rate, the Company will reduce any points you pay by ½ of a percent (50 basis points). **This discount does not apply to your interest rate itself.**

III. Effective Date

The Weichert Member Program policy is effective immediately. All prior policies issued on this topic are no longer in effect.

IV. Questions

If you have any questions regarding this Weichert Member Program Policy, please contact the Compliance Department at wfs@weichertfinancial.com.