



## Pre-Purchase Rate Protection: If rates go up, you win. If rates go down, you win.

Get a cap if rates rise. And if they don't, you can take advantage of a one-time "float down."\*

### You can't predict where rates will be once you've found a home. Ask for Pre-Purchase Rate Protection, and you won't have to.

When you get pre-approved for a mortgage on a new home, the actual interest rate you pay on the loan cannot be determined until you find a property. With market fluctuations, a lot can happen to interest rates between the time you're pre-approved and the time you lock your rate. If interest rates go up enough, it can even keep you from getting the home you want.

### Our Four to the Door® mortgage program gives you an effective way to limit rate risk.

At the start of our simple four-step process, just tell your mortgage representative you want Pre-Purchase Rate Protection. Depending on where interest rates are, your rate will be capped at a certain level — and whatever happens to rates, you won't pay more than that cap. On the other hand, if rates go down in the meantime you can still benefit: we offer you a one-time "float down" — an opportunity to lock in a lower rate before closing\*.

So whichever way interest rates go, you're protected. With our same-day loan decision and on-time closing guarantees, you can be sure you're getting the right mortgage, too.\*\* No one works harder or does more to put you in the house you want.

**Call now for Pre-Purchase Rate Protection.** Ask for it as you're talking with your mortgage representative about pre-approval. And call now, because the sooner you do, the sooner you're protected.

**Jim Kubicka**  
**(858) 692-3330**



**Four to the door®**  
The four-step mortgage program†

