



Official Mortgage Partner of the IAFF - FC



# Homebuying made simple for all IAFF members, retirees and immediate family

## \$1,640 waived lender fee\*

We're proud to announce that we have partnered with Rate to bring you exclusive savings: all IAFF members, retirees and immediate family are now eligible to save \$1,640 on lender fees when purchasing or refinancing a home.

With interest rates finally beginning to drop, it's also a great time to **refinance** to lower your payments. Rate offers products that are suited for everyone, and their dedicated team of lending professionals can guide you every step of the way.

Your IAFF Financial Corporation will continue to find ways to support you and your financial future.



**Your official mortgage partner.  
Contact us for rates and programs.**

Rate.com/IAFF  
1-877-400-IAFF  
IAFF-GR@rate.com

\*Waived \$1,640 lender fee available through International Association of Fire Fighters IAFF Certified Loan Officers for current members of the International Association of Firefighters. Eligible borrowers must visit [www.rate.com/IAFF](http://www.rate.com/IAFF), successfully complete a mortgage loan application, and close the mortgage loan with International Association of Fire Fighters. The waived lender fee is available for eligible loans that have a triggered RESPA app date as of January 1, 2024 through December 31, 2024. Not all borrowers will be approved. Borrower's interest rate will depend upon the specific characteristics of borrower's loan transaction, credit profile and other criteria. Applicant subject to credit and underwriting approval. Offer not available from any d/b/a or operations that do not operate under the International Association of Fire Fighters name. Restrictions apply.

By refinancing, you may pay more in costs and interest over the extended term. (0824-2935828)

Operating as Guaranteed Rate, Inc. in New York.

EQUAL HOUSING LENDER Guaranteed Rate, Inc. D/B/A Rate; NMLS #2611; For licensing information visit [nmlsconsumeraccess.org](http://nmlsconsumeraccess.org). Equal Housing Lender. Conditions may apply AZ - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254, Mortgage Banker License #090707 CA - Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act CO - Regulated by the Division of Real Estate, (866)-934-7283 GA - Residential Mortgage Licensee #20973 MA - Guaranteed Rate, Inc. - Mortgage Lender & Mortgage Broker License MC2611 ME - Lic #SLM11302 NH - Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department - Lic # 13931-MB NJ - Licensed in NJ; Licensed Mortgage Banker - NJ Department of Banking & Insurance NY - Licensed Mortgage Banker - NYS Department of Financial Services- 3940 N Ravenswood, Chicago, IL 60613 Lic # B500887 OH - MB 804160, 3940 N. Ravenswood Ave., Chicago, IL 60613 RI - Rhode Island Licensed Lender Lic # 20102682LL, RI - Rhode Island Licensed Loan Broker Lic # 20102681LB WA - Lic #CL-2611