

MORE
REWARDS

MORE MILITARY REWARDS REALTOR CASHBACK

An Exclusive Rebate Program for VA Loan Eligible Borrowers

Mutual of Omaha Mortgage is offering exclusive benefits to veterans/active duty and their families through its real estate partnership program.

When you use Mutual of Omaha Mortgage for your mortgage loan, you may receive exclusive benefits

\$0 down payment and lender fees

No Origination Fee, No Lender Closing Fee, Processing and Underwriting fees are waived on VA Loans. The borrower is responsible for third party fees such as title charges, appraisal charges, homeowners insurance, real estate and transfer taxes.

To make the offer even more appealing, if you use one of Mutual of Omaha Mortgage's referred realtors to buy and/or sell your home, you will receive:

Generous realtor rebate on your home

This rebate program has been negotiated especially for you, our valued servicemembers (past and present and your families) with our national realtor network. Our referred realtors will rebate you a total of 25% of the total commission they earn (22% to the Veteran and 3% to the USO). Even better, this rebate can be stacked if you are buying and selling a home.

We are here for you

[Contact me for more information.](#)

Example 1

Veteran/Active Duty and/or their families buy a home for \$300,000.

\$300,000 transaction

3% commission to real estate agent = \$9,000

- Veteran/Active Duty and/or their families receive 22% of commission rebate = \$1,980
- USO receives a donation of 3% = \$270
- Total rebate 25% = \$2250

Example 2

Veteran/Active Duty and/or their families selling a home for \$300,000 and also purchasing a home for \$500,000 (same market or different market).

\$800,000 transaction

3% omission to real estate agent = \$24,000

- Veteran/Active Duty and/or their families receive 22% of commission rebate = \$5,280
- USO receives a donation of 3% = \$720
- Total rebate 25% = \$6,000

This program may work for any Mutual of Omaha Mortgage client who is a veteran, active-duty military, and/or their families, buying or selling a house. This rebate offer does not require the client to use Mutual of Omaha Mortgage for financing. It does require the client to close with the referred Real Estate firm.



Equal Housing Lender

Mutual of Omaha Mortgage Inc., NMLS ID 1025894. 3131 Camino Del Rio N 190, San Diego, CA 92108. Toll Free #: (877) 978-1922. Subject to Credit Approval. For licensing information, go to: www.nmlsconsumeraccess.org

Page 1 of 2

Mutual of Omaha Mortgage is offering exclusive benefits to veterans/active duty and their families through its real estate partnership program.

When you use Mutual of Omaha Mortgage for your mortgage loan, you may receive exclusive benefits

\$0 down payment and lender fees

No Origination Fee, No Lender Closing Fee, Processing and Underwriting fees are waived on VA Loans. The borrower is responsible for third party fees such as title charges, appraisal charges, homeowners insurance, real estate and transfer taxes.



TERMS AND CONDITIONS

Incentive eligibility on real estate transactions: (A) requires customers to utilize the MORE Military Rewards Realtor through the MORE Military Rewards Realtor assigned broker; (B) may not be available to customers currently registered with another Military reward program; (C) may not be available to individuals receiving certain corporate relocation benefits, subject to a review of specific policy restrictions and other benefits received for the same property transaction; (E) is available to customers not currently under contract with a real estate sales professional to buy or sell; (F) requires a minimum home sale price of \$100,000, excluding land only transactions; (G) is based on a broker commission rate of 3% for a single-sided transaction, if your actual commission is less than 3%, your benefits may be reduced; (H) except where this program is prohibited by law.

STATE RESTRICTIONS:

Some states restrict rebates but allow an equal discount to be applied.

- Sellers may be eligible for a discount only in Alabama, Alaska, Louisiana, Mississippi, Missouri, New Jersey, Oklahoma, Oregon and Tennessee.
- Buyers are not eligible for a rebate from the rebate program but may be eligible for a rebate from the real estate broker in New Jersey.
- Buyers are not eligible for a rebate or a discount in Alabama, Alaska, Iowa, Kansas, Louisiana, Mississippi, Missouri, Oklahoma, Oregon, and Tennessee.
- Sellers are not eligible for a rebate or a discount in Iowa and Kansas.

Mutual of Omaha Mortgage Inc., NMLS ID 1025894. 3131 Camino Del Rio N 190, San Diego, CA 92108. AL Consumer Credit License 22123; AK Broker/Lender License AK1025894. AZ Mortgage Banker License 0926603; AR Combination Mortgage Banker/Broker/Service License 109250; Licensed by the Dept of Business Oversight under the CA Residential Mortgage Lending Act, License 4131356; Loans made or arranged pursuant to a CA Finance Lender Law license, 60DB093110; CO Mortgage Registration 1025894; CT Mortgage Lender License ML-1025894; DC Mortgage Dual Authority License MLB1025894; FL Mortgage Lender Service License MLD1827; HI Mortgage Loan Originator Company License HI-1025894; IL Residential Mortgage Licensee MB.6761115; IA Mortgage Banker License 2019-0119; KS Mortgage Company License MC.0025612; KY Mortgage Company License MC707287; ME Supervised Lender License 1025894; MD Mortgage Lender License 21678; MA Mortgage Broker and Lender License MC1025894; MI 1st Mortgage Broker/Lender/Service Registrant FRO022452; MN Residential Mortgage Originator Exemption MN-OX-1025894; MS Mortgage Lender 1025894; MO Mortgage Company License 19-2472; MT Mortgage Broker and Lender License 1025894; NV Exempt Company Registration 4830. Licensed by the New Hampshire Banking Department, Mortgage Banker License 19926-MB; Licensed by the New Jersey Banking and Insurance Department. NJ Residential Mortgage Lender License 1025894; New Mexico Mortgage Loan Company License 1025894; North Dakota Money Broker License MB103387; OK Mortgage Lender License ML012498; OR Mortgage Lending License ML-5208; RI Lender License 20163229LL. RI Loan Broker License 20163230LB; SD Mortgage Lender License ML.05253; TN Mortgage License 190182; TX Mortgage Banker Registration 1025894; UT Mortgage Entity License 8928021; VT Lender License 6891; WA Consumer Loan Company License CL-1025894; WI Mortgage Banker License 1025894BA; WY Mortgage Lender/Broker License 3488. Toll Free #: (727) 415-8670. Subject to Credit Approval. For licensing information, go to: www.nmlsconsumeraccess.org