



SAVE

UP TO

THOUSANDS OF DOLLARS

ON A HOME PURCHASE OR REFINANCE



POTENTIAL SAVINGS EXAMPLES*

PURCHASE PRICE	\$250,000	\$500,000	\$750,000
LOAN AMOUNT (After 20% Down Payment)	\$200,000	\$400,000	\$600,000
LENDER CREDIT (0.25% of the Loan Amount)	\$500	\$1,000	\$1,500
AGENT CREDIT (10% of Agents Commission)	\$625	\$1,250	\$1,875
POTENTIAL CREDIT AT CLOSING	\$1,125	\$2,250	\$3,375

GIVING TO HEROES is an exclusive “Give Back” program offered by Bay Equity and participating Real Estate Agents who credit a significant amount toward real estate closing costs. **CALL TO LEARN MORE!**

You're already a hero and eligible to participate if you work for or are retired from the following industries:



MILITARY



EDUCATION



FIREFIGHTERS



LAW ENFORCEMENT



MEDICAL

*The above figures represent estimates, scenarios and approximations for educational purposes only and may be subject to change based on transaction specifics, including but not limited to: purchase price, loan amount, Real Estate Agent earned commissions and other factors. Examples are based on 0.25% of the loan amount from the lender and 10% of the Real Estate Agent commission base of 2.5%. Real Estate Agent credit cannot be used or given in conjunction with or in addition to any other special offer, program, rebate, credit, refund, or referral service/referral broker. For Purchase Transactions: For the Real Estate Agent credit to apply, the Agent must participate in the Giving to Heroes program. Borrower may use a non-participating Real Estate Agent in the purchase transaction, but with no real estate agent credit to the borrower. For Sale Transactions: Lender credit does not apply to sale transactions. For Refinances: Real Estate Agent credit does not apply to refinance transactions. BEHL



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HOME LOANS
bay equity

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