



SAVE

UP TO THOUSANDS OF DOLLARS

on a Home Purchase or Refinance

Giving to Heroes is an exclusive “Give Back” program offered by Bay Equity and participating real estate agents. Bay Equity and Realtors credit a significant amount toward real estate closing costs.

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



MILITARY



TEACHERS



FIREFIGHTERS



MEDICAL



LAW ENFORCEMENT



GOVERNMENT

POTENTIAL SAVINGS EXAMPLES*

Purchase Price	\$175,000 <small>(3.5% Down Payment)</small>	\$250,000 <small>(20% Down Payment)</small>	\$500,000 <small>(20% Down Payment)</small>	\$750,000 <small>(20% Down Payment)</small>
Loan Amount	\$168,875	\$200,000	\$400,000	\$600,000
Lender Credit <small>0.25% of the Loan Amount</small>	\$422	\$500	\$1,000	\$1,500
Realtor Credit <small>10% of Realtor Commission</small>	\$438	\$625	\$1,250	\$1,875
Potential Credit at Closing	\$860	\$1,125	\$2,250	\$3,375



*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



Michelle Phelps

Loan Officer

NMLS ID#794009 CO-LMB #100020572

114 N Boulevard Suite 204
Gunnison, CO 81230

Office: 970-642-3477

Cell: 970-596-6868

phelps@fidelitymtg.com

bayequityhomeloans.com/michelle-phelps

fidelity
MORTGAGE
A DIVISION OF BAY EQUITY HOME LOANS



Equal Housing Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Rates may not be available at time of application. Information and/or data are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Bay Equity LLC, 28 Liberty Ship Way Suite 2800, Sausalito, CA 94965; NMLS ID#76988. Colorado Mortgage Company Registration #76988. click here: www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/76988