

Verified Pre-Approval

A Sage Verified Pre-Approval offers a preliminary credit decision based on a full underwriting review of your application, income, assets, and credit information.

To qualify:

- You must complete a full loan application and submit all required documentation, including credit, income, asset, and identity verification.
- A Verified Pre-Approval is not a loan commitment or guarantee of funding.
- The final loan approval is contingent on satisfactory appraisal, title, property conditions, and continued eligibility.

Benefits may include:

- Increased confidence when making offers.
- Demonstrated ability to close quickly.
- Potential advantages in competitive homebuying scenarios.

All loans are subject to final underwriting approval and additional verification requirements.

- Terms and conditions apply, offer not available in all states and subject to change or withdrawal without notice.
- This is not a commitment to lend.
- Your loan application has not yet been approved.
- All loans are subject to final underwriting approval and additional verification requirements.

Close on Time Guarantee

This offer is valid only for purchase transactions that close and fund through Sage Home Loans Corporation.

To qualify, the following conditions must be met (as determined by Sage):

- The initial loan application (as reflected in the signed form 1003) must contain accurate and complete information.
- The client must respond to all requests for required documents and information promptly (within 48 hours unless agreed in writing by Sage).
- Any changes to loan terms requested by the client must not delay the closing.
- There must be a minimum of 22 calendar days between the rate lock date and the loan closing date (as reflected on the executed purchase contract).
- The appraisal must meet lending standards and satisfy investor and underwriting requirements.
- The property must be cleared for occupancy at least one (1) business day prior to closing.
- Terms and conditions apply. This is not a commitment to lend

- Offer not available in all states and is subject to change or withdrawal at any time without notice.

All mortgage loans are subject to final underwriting approval, including but not limited to verification of credit, identity, income, property, and other eligibility requirements, contingent upon submission of a complete loan application.

Client for Life

Applicable lender fees will be waived on applications received on or after 1/2/2025 for returning clients who previously completed a mortgage transaction with Sage Home Loans Corporation or its affiliate, Forward Home Lending, LLC (formerly known as/doing business as “Sage Mortgage”).

This benefit applies to new purchase or refinance transactions that close and fund through Sage Home Loans Corporation.

Upon verification that you are a returning Sage client, Sage will waive applicable lender fees (e.g., Processing or Underwriting fees), where applicable.

- Offer is non-transferable. This is not a commitment to lend.
- Terms and conditions apply.
- Offer not available in all states and is subject to change or withdrawal at any time without notice. Not applicable to all products and programs.

This benefit does not apply to refinance transactions of loans that closed and funded through Sage Home Loans Corporation within the past 180 days. Client for Life Benefit cannot be used on home equity loan transactions.

All mortgage loans are subject to final underwriting approval, including but not limited to verification of credit, identity, income, property, and other eligibility requirements, contingent upon submission of a complete loan application.

Home Rewards

Home rewards are made available through Newzip, an independent third party not affiliated with Sage Home Loans Corporation.

For Buyers:

Newzip customers can receive a closing cost credit equal to 0.5% (one-half of one percent) of the home sale price when purchasing a home, paid by Newzip.

For Sellers:

Newzip customers selling their home through a Newzip-affiliated agent may receive a 1% real estate agent commission reduction.

- Home Rewards are available only on loans that close with Sage Home Loans Corporation.

- Void where prohibited.
- Terms and conditions apply.
- This communication does not constitute a commitment to lend.

Loans made by Sage Home Loans Corporation, 1423 Red Ventures Drive, Suite 201, Fort Mill, SC 29707. 1-888-860-2004. NMLS #3304. Licensing information available at www.nmlsconsumeraccess.org. Not available in all states. Equal Housing Opportunity.

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Offer valid in 39 states and the District of Columbia. Not available in: AL, AK, IA, KS, LA, MS, MO, NY, OK, OR, or TN.