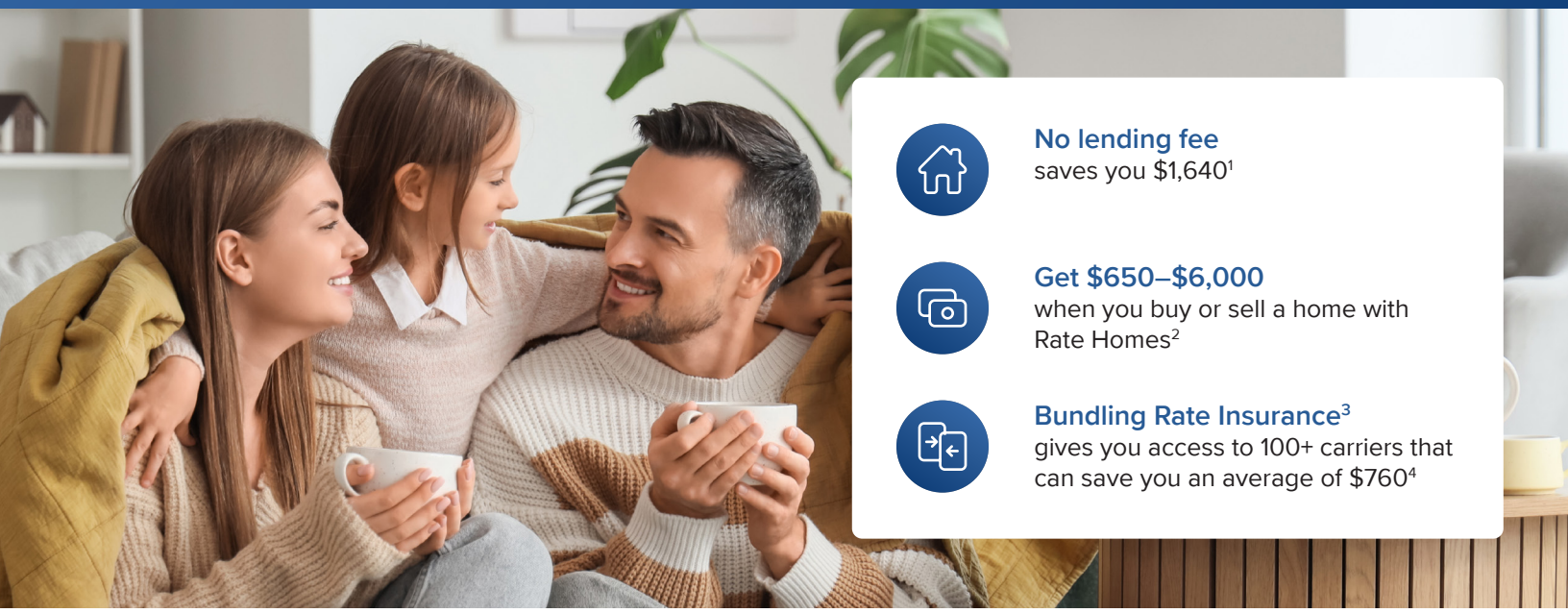
With Rate & affiliates save up $7,640 — no lender fee

www.Rate.com/Dayforce



No lending fee
saves you $1,640[1]

Get $650–$6,000
when you buy or sell a home with Rate Homes[2]

Bundling Rate Insurance[3]
gives you access to 100+ carriers that can save you an average of $760[4]

We believe homeownership should be easy. From saving you money to offering dedicated services, we're here to make your dream home a reality.

- A+ customer service from a dedicated team with a 97% customer satisfaction score[5]
- Rate is the 2nd-largest retail mortgage lender in the U.S. and a 50-state lender[6]
- Options to access your home's equity to enhance your financial flexibility
- Streamline your homeownership journey with discounted rates, priority loan processing and a complimentary mortgage review
- Expert Loan Officers ready to help you with new purchases, refinancing and more
- The ability to share these exclusive discounts with friends and family

Contact us to make your dream home your forever home.

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1. Waived $1,640 lender fee available through Dayforce corporate benefits team for loans that have a triggered RESPA app date as of 10/01/2026-12/31/2026 at 11:59pm EST. 'Triggered RESPA' in accordance with Regulation X, is defined as lender receipt of all six pieces of information received in a secure format; applicant name, property address, home value, loan amount, income, and SSN. Qualified participants, including Dayforce employees, friends, and family, must access the Guaranteed Rate website from the Dayforce Intranet or visit www.Rate.com/Dayforce, successfully complete a mortgage loan application, and a first lien mortgage loan for home purchase with Guaranteed Rate, Inc. Applicant subject to credit and underwriting approval. Restrictions may apply. Guaranteed Rate, Inc. is a private corporation organized under the laws of the State of Delaware. It has no affiliation with the US Department of Housing and Urban Development, the US Department of Veterans Affairs, the US Department of Agriculture or any other government agency. By refinancing, you may pay more in costs and interest over the extended term.
2. This program and cash-back offer are provided by Rate Homes, LLC and Anywhere Real Estate, Inc. and is not offered by Rate. Rate and Rate Homes, LLC, share common ownership and/or control under Guaranteed Rate, Inc. As a brokerage, Rate Homes, LLC may financially benefit from business it refers to Anywhere. Your use of Anywhere Real Estate Inc. is entirely voluntary. You are not required to use Anywhere or Rate as a condition of your mortgage loan, real estate or any other settlement service. Your choice of provider will not affect your loan application, approval, terms, or any other aspect of your transaction with Rate. There are frequently other settlement service providers available with similar services. You are free to shop around to determine that you are receiving the best service and rates. If your transaction closes with an agent from Anywhere, you may be eligible for a cash-back bonus of up to $6,000 — paid directly to you by Anywhere Real Estate Inc., within approximately 30 days after closing. In some states, a gift card or commission reduction at closing may be provided in lieu of the cash back bonus: The program and cash back bonus are not available in Iowa or transactions outside the United States. The cash back bonus is not available in Alaska, or Oklahoma. In Kansas and Tennessee, a MasterCard MAX gift card will be issued. In Mississippi, New Jersey, and Oregon, a commission reduction may be available at closing. In Alabama a check will be provided at closing. The bonus is contingent on the transaction closing with an Anywhere agent through the Rate Homes referral network. This disclosure does not guarantee you will receive the cash-back bonus. The actual amount you receive is based on the purchase and/or sale price of your home. All real estate commissions are negotiable. Other terms and conditions may apply. This is not a solicitation if you are already represented by a real estate broker. Program terms and conditions are subject to change at any time without notice.
3. Guaranteed Rate, Inc. d/b/a/ Rate may choose to recommend Rate Insurance, LLC. Guaranteed Rate, Inc. d/b/a/ Rate has 100% ownership and a direct or indirect financial interest in Rate Insurance, LLC. You are not required to use Rate Insurance, LLC. Rate Insurance, LLC is licensed in all 50 states (d/b/a Rate Insurance Agency, LLC in California (License 0K09890), Michigan, Minnesota, North Dakota, New York and Texas).
4. Savings, if any, vary based on individual insurance profile, coverage selections, prior carrier, and other factors. Not all applicants will qualify for lower premiums.
5. Source: CSAT 2025
6. Source: Top Retail Lenders, Scotsman Guide, 2026

Operating as Guaranteed Rate, Inc. in New York.

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