



# Add certainty. Get approved upfront.

We're giving first-time home buyers a Verified Approval<sup>2</sup> exclusively from Rocket Mortgage®, which is available on nearly all of our purchase loan options. And that's just the beginning of what we have to offer. As colleagues of HF Sinclair, you can also cash in on several benefits, including saving 1% of your loan amount on your next refinance or home purchase!<sup>2</sup>

## A Verified Approval Gives You Great Benefits



### Receive An Underwritten Loan Upfront

We'll verify your income, assets and credit to underwrite your loan upfront – pending property verification.



### Shop With Certainty

With your financial information verified at the beginning, you can shop with certainty knowing you're already approved, which gives you an advantage in today's fast-paced market.



### Avoid Stressful Delays

Because we've addressed any factors that may affect your approval upfront, your home buying experience can be more streamlined and straightforward.

**Visit [VIP.RocketMortgage.com/HFSinclair](https://VIP.RocketMortgage.com/HFSinclair) or call (888) 980-5206 to take advantage of this exclusive opportunity today!**

**ROCKET**  
Mortgage

<sup>1</sup>Eligible clients will receive a lender credit equal to 1% of the loan amount, up to \$10,000, when they close on a Qualified Mortgage (QM) conventional, government or high-balance loan offered by Rocket Mortgage. Offer valid on new applications received on or after March 1, 2024. This offer is only available to clients who call the dedicated phone number or go through the dedicated website, submit an application and close their loan through the dedicated program. This offer cannot be retroactively applied to previously closed loans or previously locked loans. Offer does not apply to new loans submitted through a mortgage broker, non-agency jumbo loans, C-product loans (Schwab), Rocket jumbo loans, Rocket Pro Realtors, or Rocket Pro Originators. Offer not valid with any additional discounts or promotions. Rocket Mortgage reserves the right to cancel this offer at any time. Acceptance of this offer constitutes acceptance of these terms and conditions, which are subject to change at the sole discretion of Rocket Mortgage. Offer is nontransferable. This is not a commitment to lend. Additional restrictions/conditions may apply.

<sup>2</sup>Participation in the Verified Approval program is based on an underwriter's comprehensive analysis of your credit, income, employment status, assets and debt. If new information materially changes the underwriting decision resulting in a denial of your credit request, if the loan fails to close for a reason outside of Rocket Mortgage's control, including, but not limited to satisfactory insurance, appraisal and title report/search, or if you no longer want to proceed with the loan, your participation in the program will be discontinued. If your eligibility in the program does not change and your mortgage loan does not close due to a Rocket Mortgage error, you will receive the \$1,000. This offer does not apply to new purchase loans submitted to Rocket Mortgage through a mortgage broker. Rocket Mortgage reserves the right to cancel this offer at any time. Acceptance of this offer constitutes the acceptance of these terms and conditions, which are subject to change at the sole discretion of Rocket Mortgage. Additional conditions or exclusions may apply.

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