



Our RateReserve™ program helps you generate interest in a property or properties by advertising a below market rate

HOW IT WORKS

- **Commit upfront to a 2% - 6% closing cost credit** to buy down the buyers interest rate
- **We'll show rate options** across products based on your contribution & the current market
- **Reserve your preferred** scenario for 60 days with a \$995 fee
- **Get professionally designed** marketing materials to showcase your rate offer

THE POWER OF THE RATERESERVE™ PROGRAM

Conventional 30-Year Fixed			
Seller Concession	Buyer Rate (APR)	Buyer Monthly Payment	Savings vs. Market Rate
Market Rate 0%	7.125% (7.597%)	\$3,941/mo	\$0
Rate Reserve 4.00%	5.750% (6.559%)	\$3,414/mo	\$527/mo

Example scenario is based on a list price of \$650,000, 30 Year Fixed Conventional, 10% down payment. Pricing based market conditions as of 8/13/2025 with a FICO of 720.

Taxes, Insurance, and Mortgage Insurance not included in quoted payments. The rate posted may vary depending on past credit history, down payment, and approximate term. All loans are subject to approval. Terms and conditions may apply. These rates are for general market awareness and should not be considered a live quote. *Annual Percentage Rate.

THE CATCH...there isn't one. RateReserve allows you to:

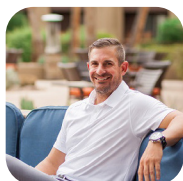
Offer buyers a lower monthly payment compared to a traditional price reduction

Preserve your pricing power

Increase visibility and buyer interest in a competitive market

Buyers come to YOU!
Proactively market your home to buyers with locked-in rates matching your price range.

RateReserve™ bridges the gap between buyer affordability and strong pricing strategy.



Matt Kaiser

Producing Branch Manager NMLS 228082

Mobile: 520.488.6656 | mattk@vipmtginc.com
kaisergrouppmtg.com

5401 North Oracle Road; Tucson, AZ 85704



BROKERED BY
exp
REALTY



Chuck Constantino

LICENSED REALTOR® LIC#: SA697893000

Mobile: 201.841.0424 | chucksellstucson@gmail.com
www.chucksellstucson.com

5405 N Oracle Road; Tucson, AZ 85704



V.I.P. Mortgage, Inc. does Business in Accordance with Federal Fair Lending Laws. NMLS ID 145502. AZ: Mortgage Banker License No. BK-0909074. For all other state licensing, visit www.vipmtginc.com/national-licenses/. V.I.P. Mortgage, Inc. is not acting on behalf of or at the direction of the FHA/HUD or the Federal Government. This product or service has not been approved or endorsed by any governmental agency, and this offer is not being made by any agency of the government. V.I.P. Mortgage, Inc. is approved to participate in FHA programs but the products and services performed by V.I.P. Mortgage, Inc. are not coming directly from HUD or FHA. Information, rates, and programs are subject to change without notice. All products are subject to credit and property approval. Not all products are available in all states or for all loan amounts. Other restrictions may apply. This is not an offer to enter into an agreement. Not all customers will qualify.