



BAY EQUITY COMMUNITY CARE



FREQUENTLY ASKED QUESTIONS

What is Bay Equity Community Care?

Bay Equity Community Care provides charitable donations from Bay Equity Home Loans to participating 501 (c)(3) organizations and rewards their supporters with significantly reduced costs when buying or refinancing a home.

Is there a catch or hidden fees?

No. In fact, the loan process is the same as any other refinance or purchase process.

Do you share my financial information?

No. Your information remains 100% secure and private, just as with any other client.

Is this offered to my friends and family?

Yes. Friends and family of qualifying community members are eligible for the Bay Equity Community Care discount through your referral or the referral of a participating Realtor. Ask your loan officer for details.

How is the \$250 donation made?

Community Care is part of Bay Equity's corporate giving strategy. The \$250 donation is made from Bay Equity to the participating organization at the end of the loan transaction. Please note that this donation is not made on the borrower's behalf and will not qualify as a tax deduction for the borrower.

CALL TODAY
FOR MORE INFORMATION

Benefits:

- \$250 Appraisal Credit at Closing
 - \$250 Donation to participating 501(c)(3)
 - .25% Credit to Loan Fees
 - 10% Realtor Fee Discount*
- (*with participating Realtor)

*Sample Scenario

- Conventional Loan With 5% Down
- Purchase Price = \$400,000
- Down Payment = \$20,000
- Loan Amount = \$380,000
- Lender Credit = \$950
- Realtor Credit = \$1200
- Appraisal Credit = \$250
- Total Credit At Closing = \$2400
- Donation = \$250

*Scenario calculation is an estimate based on customary Realtor commissions and splits. See details below.

*Scenario calculation is an estimate based on customary Realtor commissions and splits. Realtor Credit cannot be used or given in conjunction with or in addition to any other special offer, program, rebate, credit, refund, or referral service or referral broker. Savings example above is for educational purposes only and subject to change based on transaction specifics, including but not limited to: purchase price, loan amount, Realtor earned commission, etc. To receive the Realtor Credit for Purchase or Sale transactions your Realtor must be a "Community Care" affiliate. Realtor credit does not apply to refinance transactions.

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BAY EQUITY
HOME LOANS

Bay Equity LLC NMLS ID# 76988

ADAM & HANNAH
LOAN OFFICER - NMLS ID 56725 · AREA SALES MANAGER - NMLS ID 57763
BOLES

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