

Legal Disclaimer for Flyers

This offer is made by Glory Mortgage LLC NMLS #2123511, CO Lic# 2123511, DC Lic # MLB2123511, FL Lic# MBR4498, GA Lic# 2123511, MD Lic# 25476, MI Lic# FL0023475, MT Lic #2123511, NC Lic# B-212908, TN Lic# 2123511, TX Lic # 212351, VA Lic# MC-7618, WA Lic# CL-2123511 Glory Mortgage LLC is not an agency of the Federal Government; however, is approved by HUD/FHA, Fannie Mae, Freddie Mac and Ginnie Mae. Offer is not a credit decision or a commitment to lend. Programs, fees, and interest rates are subject to change without notice.

Rules for Flyers

- **All flyers must have the Equal Credit Opportunity logo somewhere on the flyers.**
- **All flyers must have the Legal Disclaimer**
- **All flyers must have your personal NMLS ID**
- **Must NOT include words on the flyer such as (“Lowest Interest Rates”, “Best Rates in the Industry”, “Exclusive Loan to Glory Mortgage”, ETC.)**

If a flyer has a payment printed on the flyer:

You must have a full disclaimer on the flyer which specifies the exact term and date the payment quote was made on the flyer. This must include an APR within the quote.

Example: 30 Year Fixed FHA Loan at 6.25% with a 6.875% APR

The above interest rate is based on a qualifying middle score of 740 obtained on a Residential Mortgage Credit Report (RMCR) authorized by the Borrower and obtained through Glory Mortgage LLC. This rate is based on a 30-year fixed FHA loan with a 3.5% downpayment. The rate of 6.25% with a 6.875% APR was obtained on 04/13/2023. Offer is not a credit decision or a commitment to lend. Programs, fees, and interest rates are subject to change without notice.

If you are using a 2/1 Buydown, please use this disclaimer.

The above interest rate is based on a qualifying middle score of 720 obtained on a Residential Mortgage Credit Report (RMCR) authorized by the Borrower and obtained through Glory Mortgage LLC. This rate is based on an FHA 30-year fixed loan. The borrower must be a first-time homeowner. Loan with a 3.5% downpayment. The rate of 6.25% with a 7.06% APR was obtained on 04/03/2024. The above payment is a principal and interest payment only. Taxes, insurance, and (MIP) Mortgage Insurance Premiums are not reflected in the payment. This program uses a 2/1 buydown feature using \$10,000 Seller contributions. The 2/1 Buydown reduces the interest rate for the 1st year to 4.25%, in the 2nd year the interest rate would increase to 5.25%, and in year 3, the interest would revert to the original interest rate of 6.25% for the remainder of the term. Offer is not a credit decision or a commitment to lend. Programs, fees, and interest rates are subject to change without notice.