



Buying or Selling? Get a Win-Win with

ZeroPlus

by **KELLER**Mortgage™ NMLS #140234

NEGOTIATE WITHOUT COMPROMISING

- \$5,000 Saved**
On a \$250,000 Loan
- \$7,500 Saved**
On a \$500,000 Loan
- \$10,000 Saved**
On a \$750,000 Loan

*One percent (or 1%) Origination Fee + Lender's Fees + earns a \$1,000 credit.
To qualify for the 1,000 credit, the loan amount must be at least 150,000.

ZERO PLUS BY KELLER MORTGAGE IS EXCLUSIVE TO KELLER WILLIAMS AGENTS

Certain officers, directors, and owners of Keller Williams Realty, Inc. have ownership interest in Keller Mortgage. Keller Mortgage, LLC is an affiliated of Keller Williams Realty, Inc. This is not a commitment to lend. Buyers are advised to obtain a Loan Estimate. Rates are subject to change and are dependent on credit and underwriting criteria. Not all borrowers will qualify.

Limited to transaction when a Keller Williams agent is a party to the transaction. Borrower is responsible for any rate buy-down. VA Lender ID 560110-00-00; FHA Direct Endorsed Lender No. 241940009 & 241940011;

Keller Mortgage is a licensed trade name of Keller Mortgage, LLC, 4725 Lakehurst Ct., Suite 400, Dublin, OH 34016; NMLS No. 140234. customerservice@kellermortgage.com. Full licensing information can be found at www.kellermortgage.com; Equal Housing Lender

WIN FOR BUYER

The Buyer saves thousands in closing cost using Keller Mortgage.

Buyer's offer is more appealing to seller because they are not asking for help on closing cost.

WIN FOR SELLER

Listing can be advertised with "Special Financing" to attract more buyers.

Seller nets more money because they are not contributing to buyer's closing cost.

TONYA BYRD | REALTOR®

Keller Williams Realty Atlanta Partners
1200 Commerce Drive | Peachtree City, GA 30269
Cell 770-823-5786 | Office 770-632-1112
tonya@tonyabyrd.com | www.tonyabyrd.com



kw ATLANTA
PARTNERS
KELLERWILLIAMS®



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

To: _____

From: _____

Date: _____

This is to give you notice that _____, with which your agent is affiliated, has a business relationship with Keller Mortgage, LLC, (Keller Mortgage). Certain officers, directors, and owners of Keller Williams Realty, Inc. (“KWRI”), our franchisor, have indirect ownership interests ranging from an estimated one to 44 percent in Keller Mortgage. Because of this relationship, this referral may provide KWRI and/or officers, directors, or owners of KWRI a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on or purchase, sale, or refinance of the subject property. 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 SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider (settlement services): Keller Mortgage LLC (mortgage loan) Range of charges: Loan Origination Fee 0 to 2% of loan amount, application Fee 0 to \$500 & loan discount fee/points 0 to 3% of loan amount. *The loan discount fee/points are affected by the interest rate on your loan and may be higher if your interest rate is below market. In addition, the lender may require that you pay for the services of an attorney, credit reporting agency, or real estate appraiser chosen by the lender to represent the lender’s interest.*

ACKNOWLEDGMENT:

I have read this disclosure form and understand that _____ is referring me/us to purchase the above-described settlement services and that KWRI and/or officers, directors, or owners of KWRI may receive a financial or other benefit as a result of this referral.

(signature)

(signature)