

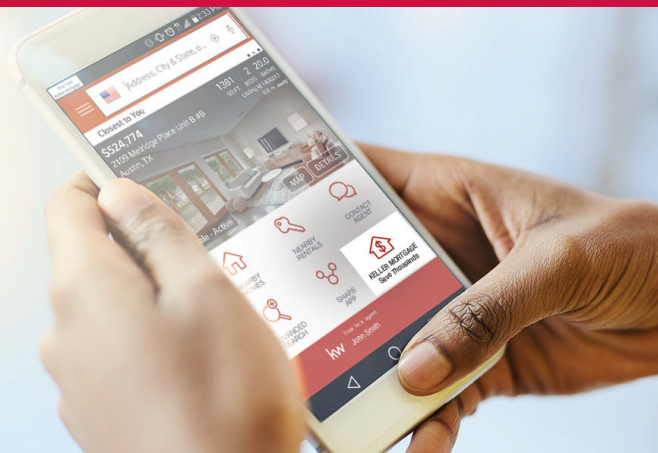
## Your Dream Home Is Waiting

As a KW agent, I provide you an unparalleled advantage – the ZeroPlus loan by Keller Mortgage. Offered exclusively on transactions completed with Keller Williams, this loan helps buyers like you save thousands of dollars.



	\$250,000 Loan		\$500,000 Loan		\$750,000 Loan	
	Keller Mortgage	Typical Lender	Keller Mortgage	Typical Lender	Keller Mortgage	Typical Lender
Origination Fee	\$0	\$2,500 (1%)	\$0	\$5,000 (1%)	\$0	\$7,500 (1%)
Processing Fee	\$0	\$625	\$0	\$625	\$0	\$625
Underwriting Fee	\$0	\$875	\$0	\$875	\$0	\$875
Total “Junk” Fees	\$0	\$4,000	\$0	\$6,500	\$0	\$9,000
Credit for Closing Costs	-\$1,000	NONE	-\$1,000	NONE	-\$1,000	NONE
<b>Cash Savings with Keller Mortgage</b>	<b>\$5,000</b>		<b>\$7,500</b>		<b>\$10,000</b>	
Note Rate	4.5%	4.5%	4.375%	4.375%	4.25%	4.25%
APR	4.522%	4.608%	4.386%	4.472%	4.258%	4.343%

To qualify for the \$1,000 credit, the loan amount must be at least \$150,000.



**Pre-approval is easy.  
Just ask for my free home search app!**

Tap the “Keller Mortgage” button on the home screen.