

# Save thousands on your next home by working with Zillow Home Loans and Mike Schneider

Simply work with Mike Schneider or a GA Home Match team REALTOR® and finance with Zillow Home Loans to save — and get a coordinated team that understands your timeline and needs.



## Buying and financing, simplified

### Savings

Save up to \$7,000 and get access to low down payment options, competitive rates and transparent pricing — with no hidden fees.

### A lender you trust

You'll receive personalized guidance from a top-rated loan officer who knows your situation and goals.

### Coordinated support

You'll get a dedicated team that understands your timeline, so you can leave the coordinating to us.

### A transparent process

Easily stay up to date about your loan progress with updates from your loan officer.

### Save up to

# \$7,000

### Here's how:

1

Work with a GA Home Match team REALTOR®

2

Use Zillow Home Loans to secure your mortgage

## Have questions? We're here to help



Mike Schneider, REALTOR®

GA Home Match at Atlanta Communities  
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## **Abridged Terms and Conditions**

This ZHL partner incentive program (“Incentive Program”) is a program offered by Zillow Home Loans, LLC (“ZHL”) and Zillow, Inc (“Zillow”), in collaboration with participating third-party agents. The Incentive Program is available to consumers (“consumers” or “you”) who obtain a loan from ZHL and use a participating Zillow partner agent to represent you (who is connected to you through Zillow). If you obtain a purchase mortgage loan from ZHL and use a participating Zillow partner agent for the purchase of that home, you can qualify for a closing cost credit amounting to 0.6% of your loan balance (subject to a \$5,000 cap) and a cash rebate amounting to 0.5% of the purchase price of your new home (subject to a \$5,000 cap) (collectively, the “Incentives”). Total Incentives are advertised at \$7,000 to reflect the typical home values in affected markets, but may exceed \$7,000. Total incentives are capped at \$10,000 in the aggregate. Incentives cannot be combined with any other offer, bundle or incentive from ZHL, Zillow, or their affiliates.

Participation in the Incentive Program requires you to use a Zillow partner real estate agent to complete the purchase transaction. You cannot participate in the Incentive Program if you are already represented by a real estate agent (other than a participating Zillow partner agent) for your next home transaction. IT IS NOT THE INTENT OF ZILLOW TO SOLICIT THE OFFERING OF ANY LICENSED REAL ESTATE AGENT.

Participation in the Incentive Program requires you to use Zillow Home Loans, LLC, for mortgage financing. Zillow Home Loans, LLC is an Equal Housing Lender, NMLS ID# 10287 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). 10975 El Monte St., Overland Park, KS 66211, (888) 852-2212. For information on Zillow Home Loans’ licensing, see: <https://www.zillowhomeloans.com/licensing/>. THE USE OF ZILLOW HOME LOANS, LLC IS NOT REQUIRED IN ORDER TO RECEIVE AGENT REPRESENTATION OR OTHER SETTLEMENT SERVICES; CONSUMERS ARE FREE TO CHOOSE THEIR OWN PROVIDERS. Not all borrowers will qualify. Not all products are eligible. Minimum loan amount \$50,000. Maximum eligible loan amount capped at the conforming or government loan limit for the applicable qualifying loan program. Closing credit has no cash value; credit is applied to closing costs on the Closing Disclosure for the transaction. In ZHL’s sole and unfettered discretion, and at your request, the equivalent of the credit may be used as a loan-level price adjustment instead, to the extent that available credit will fully cover the cost of a price adjustment on the applicable rate sheet. ZHL is under no obligation to allow a credit to be converted for the purpose of buying down the interest rate through an adjustment. In the event of a pricing adjustment, you agree and acknowledge that you will not be entitled to a lender credit in such circumstances, and that the pricing adjustment is a requested change to your loan, made by you, that is in lieu of any prior credit.

Zillow is a licensed real estate brokerage in several states. See <https://www.zillow.com/licenses/> for more details. Zillow enters into agreements with third party agents for the referral of residential real estate services. Zillow may receive a financial or other benefit, such as a commission split, when consumers utilize the services of a participating agent. Zillow Home Loans, LLC is a wholly-owned subsidiary of Zillow. Because of this relationship, a referral between Zillow and Zillow Home Loans, LLC may provide Zillow or Zillow Home Loans, LLC a financial or other benefit.

Promotion is void where prohibited by law. Zillow and/or ZHL have the right to modify or cancel this Incentive Program at any time.

For full terms and conditions, please visit: <https://www.zillow.com/z/mortgages/zhl-partner-incentive-terms-and-conditions/>