



RATE REDO*



If high mortgage rates have you on the fence about buying a home, I may have a solution. When you close on your purchase loan with Kindred HomeLoans between 08/01/26 and 06/30/27, you may qualify for the Rate Redo program. By waiving the lender fees* on your future refinance with Kindred HomeLoans, Rate Redo allows you to put those savings toward something else.

HOW RATE REDO WORKS:

- Close a purchase loan with Kindred HomeLoans between 08/01/26 and 06/30/27
- Make 7 timely monthly payments
- Refinance the loan with Kindred HomeLoans by 06/30/28
- Get your refinance lender fees waived*

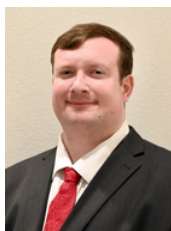
You might not be able to control the market, but you CAN get a redo on your rate! Call me today to discuss your options and learn more about the Kindred HomeLoans Rate Redo program.

CALL TODAY TO LEARN MORE!



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*Conditions and restrictions apply. Lender fees (i.e., administration, application, closing, commitment, processing, underwriting and wire fees) will be waived when, by 06/30/2028, borrower closes on a refinance of a qualifying loan with Kindred HomeLoans, LLC. All other fees apply. Qualifying loans are purchase loans originated and closed by Kindred HomeLoans, LLC. between 8/1/26 - 6/31/27 on which borrower has made a minimum of seven (7) consecutive, on-time monthly payments. Excludes brokered loans. Refinanced loan must meet agency and investor guidelines (e.g., seasoning requirements, net tangible benefit). Limited to the initial refinance of the qualifying loan. Subject to credit approval. Cannot be combined with any other offer. All loans subject to credit approval. Rates and fees subject to change. This is not a commitment to lend. © 2026 Kindred HomeLoans, LLC (NMLS: 2381162). Loans subject to credit approval; rates and fees subject to change. Equal Housing Lender. Kindred HomeLoans is a subsidiary of PlainsCapital Bank and exempt from mortgage lender licensing in TX. Kindred HomeLoans is an affiliated business arrangement between KH Financial Services, LLC, and PrimeLending Ventures Management, LLC. KH Financial Services is affiliated with Kindred Homes.

