



**"I used RealtyPlus, and
it was the best decision I've ever made."**

- Navy Federal Member Satisfaction Survey

Members gave us a 98%
customer service rating on the
RealtyPlus Satisfaction Survey.



ARMY
MARINE CORPS
NAVY
AIR FORCE
SPACE FORCE
COAST GUARD
VETERANS

It's easy to confirm eligibility and join!

navyfederal.org

Navy Federal is federally insured by NCUA. The program is only available for individual home purchases/sales in the contiguous US, Alaska, and Hawaii, excluding Iowa and all employer-sponsored relocations. You are not required to receive financing through Navy Federal Credit Union in order to receive the benefits of this program. The cash back is only available with the purchase or sale of your home through the use of a program-referred and -approved real estate agent, and is offered in most states, with the exception of Iowa, Alaska, and Oklahoma, and is not available in certain transactions with restricted agent commissions (including many new constructions, For Sale by Owner, or For Sale by Buyer transactions). Your assigned agent can help you identify any transactions where the cash back would not be available. The amount of your cash back depends on the value of the property you are buying or selling. Obtaining the full \$9,000 cash back requires transacting in a property valued at \$5 million or greater. To calculate your potential cash-back amount, please visit the RealtyPlus website: <https://navyfederalrealtyplus.com/>. The cash-back offer is limited to one cash back per property with no limit on the number of times you may use the program. In some states, a gift card or commission credit at closing may be provided in lieu of the cash back. In Kansas and Tennessee, a Mastercard® MAX gift card will be issued with preloaded points that are ready for spending at specified retail establishments after closing. State regulations in Kansas limit the dollar amounts and the type of incentive. In Mississippi, New Jersey, and Oregon, a commission reduction may be available at closing in lieu of cash back. Please check with the program coordinator for details. All real estate commissions are negotiable. Contact RealtyPlus for terms and conditions. Seller listing fees apply. This program is offered, in part, by Anywhere Leads Inc., which may receive a co-operative brokerage fee as a result of a referral to any affiliated real estate companies, including Better Homes and Gardens® Real Estate, Coldwell Banker®, Century 21®, ERA® Real Estate, and Corcoran. Program terms and conditions are subject to change at any time without notice. Additional terms, conditions, and restrictions apply. This is an advertisement and not a solicitation for agent representation if your property is currently listed with an agent. Anywhere Leads Inc., 175 Park Avenue, Madison, NJ 07940. Licensed broker in the state of Texas. Broker license #900991. Product features subject to approval. 100% financing loans include funding fee, which may be financed up to the maximum allowed loan amount. Available for purchase loans only. Occupancy restriction applies. *Guarantee to receive rate match only applicable if all conditions are met. Available for purchase and refinance first mortgage. Certain product exclusions may apply. Loans utilizing the Lock and Shop program are not eligible. You must lock your rate with Navy Federal prior to submitting rate match request to qualify. A Loan Estimate and the rate lock disclosure from the competing lender must be received within 3 calendar days of locking with Navy Federal. The rate must be locked with the competing lender. The date of the Loan Estimate and the lock effective date with the competing lender must be within 3 calendar days of the rate lock with Navy Federal. Please note that no other documentation may be used to show competitors' terms. The terms of the competing loan must be identical to Navy Federal's loan; for example, a 30 year, fixed-rate product with mortgage insurance is not identical to a Navy Federal 30 year, fixed-rate product that does not have mortgage insurance. If the loan does not close within the commitment period, the rate match may be voided. NOTE: The initial Loan Estimate from a wholesale lender/broker is not an acceptable document for a rate match submission unless the Lender Information section on the Loan Estimate is completed. To receive \$1,000, you must provide a signed, executed copy of the final Closing Disclosure and a copy of the final mortgage note within 30 calendar days of your loan closing with the original competing lender. Not valid if original loan terms or conditions change prior to closing. Once approved, \$1,000 will be automatically deposited into your Navy Federal account within 30 calendar days of receiving the necessary documentation. Recipient is solely responsible for any personal tax liability arising out of this incentive. *The following registered trademarks are used with permission of their respective owner or sub-licensor: the BETTER HOMES AND GARDENS® Real Estate Logo, the COLDWELL BANKER® Logo, the CENTURY 21® Logo, the ERA® REAL ESTATE Logo, and the CORCORAN Logo. *Customer satisfaction claims are based on 2021 Anywhere Leads Inc.'s survey of customers who bought or sold a home using a program serviced by an Anywhere Leads Network agent or using an Anywhere Leads Network agent. All rights reserved. Image used for representational purposes only; does not imply government endorsement. ©2024 Navy Federal NCUA 1183-A (6-24)



**Buying or Selling?
Connect With a Pro**



NAVY FEDERAL
RealtyPlus



Move With a Real Estate Pro

RealtyPlus® offers connections to experienced local real estate agents and nationwide home searches. Plus, with this free program provided by Navy Federal, you can get a cash-back bonus when you buy or sell.

To be eligible, simply register with RealtyPlus before contacting a real estate agent. Visit navyfederal.org/RealtyPlus or call 1-800-233-0900 to get started.

Put Money in Your Pocket

When you buy and/or sell a home, you can receive a cash-back bonus of \$400 to \$9,000.¹

Save Time With RealtyPlus

Whether you're moving across town or across the country, RealtyPlus agents can provide you with the important information you need to make informed decisions.

- Expert guidance throughout the process
- Recommendations from leading real estate professionals
- Community and neighborhood information from a local expert

It's Easy When You're Buying or Selling

Sign up with RealtyPlus to begin the easy online enrollment process. You'll have the option to review real estate agent profiles and choose your own agent. Your personal RealtyPlus Coordinator will partner with you and your agent to offer continued support every step of the way.

If you're selling a house, experienced agents will help you list your current home and design a selling plan so you can secure a qualified buyer at the best possible price.

Contact RealtyPlus

Call 1-800-233-0900

Weekdays: 7:30 am-8 pm (CT)

Saturdays: 8:30 am-5 pm (CT)

Outside the U.S., call collect at 1-972-870-2500.

Get Cash Back When You Use RealtyPlus

Purchase/Sales Price of Property	Amount of Cash Back
Up to \$99,999	\$400
\$100,000 - \$149,999	\$700
\$150,000 - \$199,999	\$975
\$200,000 - \$249,999	\$1,250
\$250,000 - \$299,999	\$1,500
\$300,000 - \$349,999	\$1,825
\$350,000 - \$399,999	\$2,100
\$400,000 - \$499,999	\$2,525
\$500,000 - \$649,999	\$3,225
\$650,000 - \$799,999	\$4,100
\$800,000 - \$999,999	\$5,000
\$1,000,000 - \$1,499,999	\$6,000
\$1,500,000 - \$1,999,999	\$7,000
\$2,000,000 - \$2,999,999	\$8,000
\$3,000,000 - and above	\$9,000

Navy Federal Has the Mortgage to Move You

Our trusted home-buying experts are ready to walk you through the process from first call to closing.

We offer no-down-payment (100% financing)² options and cost-saving features, including:

- low, competitive interest rates
- a \$1,000 Mortgage Rate Match Guarantee³
- no Private Mortgage Insurance (PMI) required on many loans

Our Real Estate Partners⁴



CENTURY 21

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