



Morty's Pre-Approval Program

Get pre-approved, get \$250.

Morty's Pre-Approval Program - Terms and Conditions

Morty is pleased to offer its "Pre-Approval" program (the "Program") to select customers under the following terms and conditions.

If you get pre-approved for a mortgage loan, Morty will send you (the "Customer") a \$250 rebate, in the form of a gift card (the "Rebate"), when you close a loan with us.

Eligibility:

In order to qualify for the Program, your transaction must satisfy all of the following conditions:

1. Pre-approval is obtained with Morty between 06/03/2022 and 06/30/2022 before midnight (Customer local time) ; and
2. The mortgage loan closes with Morty by 12/31/2022 before midnight (Customer local time); and
3. The loan product conforms to Morty's supported [loan types](#) and stated [loan requirements](#) as described in Morty's FAQ.

Additional Disclaimers:

1. The Rebate will be sent within 30 days of closing to the email address of the Customer on file at the time of closing.
2. The Rebate will expire after 90 days from the time of delivery, any unused fund will be retrieved at expiry.
3. The Rebate cannot be combined with any other promotions, discounts or offers. The Customer is eligible for only one Rebate under this Program.
4. The Customer is not eligible for the Rebate if they were already pre-approved prior to the launch of the Program.
5. Any awards transferred at or outside closing in excess of the value of the underwriting fees may be considered miscellaneous income received from Morty and we may be required to send the Customer, and file with the IRS, a Form 1099-MISC (Miscellaneous Income) or Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) for the year in which they were awarded. The Customer is responsible for any tax liability arising from the Rebate and should consult their tax advisor if they have any questions.
6. Morty reserves the right to modify or discontinue the Program at any time and without notice.
7. Rates and terms are subject to change at any time without notice and are subject to state restrictions.
8. Morty is a mortgage broker and your loan is subject to final approval by Morty's lender partner. In certain circumstances, Morty may be unable to identify a lender and/or loan suitable for you.
9. Morty is an Equal Housing Lender. As prohibited by federal law, we do not engage in business practices that discriminate on the basis of race, color, religion, national origin, sex, marital status, age (provided you have the capacity to enter into a binding contract), because all or part of your income may be derived from any public assistance program, or because you have, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers our compliance with these federal laws is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC, 20580



10. The Rebate cannot be used as part of in connection to reduce or pay for any settlement services or charges or to offset any cash required by the Customer at closing.