



RESIDENTIAL  
LENDING

Mortgages<sup>1</sup>





## Make yourself at home.

Buying a home is one of the largest and most important purchases most of us will ever make. Dime's advisors will make sure you get it right from start to closing.

Get a \$500<sup>2</sup> closing cost credit. We want to do everything we can to make your home loan more affordable. To help you get a good start, apply now. You'll receive a \$500 credit toward your closing costs.

### Here are just a few of the benefits of a Dime mortgage: \_\_\_\_\_

- **Fixed rate and adjustable options**  
Up to \$3 million on 1 to 4 family homes, condos, and co-ops. A Dime mortgage loan advisor will work with you every step of the way.
- **Easy-to-understand solutions.**  
Dime customers may be eligible for a special discounted rate on ARM loans<sup>4</sup>.
- **Free pre-approvals<sup>3</sup>.**  
We'll tell you how much you qualify for, so you can be a more-savvy homebuyer.
- **Tap into the equity of your home.**  
By refinancing your home to consolidate high-interest bills or for major expenses.

<sup>1</sup> This is not a commitment to lend. Restrictions apply.

<sup>2</sup> Subject to Dime approval. Must have a Dime account established within two weeks of receiving the mortgage commitment letter. Auto pay must be established from the Dime account to pay the mortgage. This offer is not available on the FHA loans or Jumbo Fixed Rate Loans. Offer available until 12/31/25. Dime reserves the right to cancel or modify this offer at any time without notice.

<sup>3</sup> Pre-approvals are based on our review of the information that we received from you and is not a commitment to lend. Pre-approvals are subject to verification and approval of your application, information, product and property eligibility.

<sup>4</sup> For adjustable-rate mortgage (ARM) products, the monthly principal and interest payment will remain in effect for a limited period of time and then may change periodically. The index is based on the weekly average of the 1 Year Constant Maturity Treasury (CMT) Rate, plus a margin of 2.500%. The interest only (IO) products index is based on the 30 day average of the SOFR index published by the Federal Reserve Bank of New York, plus a margin of 3.000%. ARM and IO products are subject to annual and/or lifetime adjustment caps.