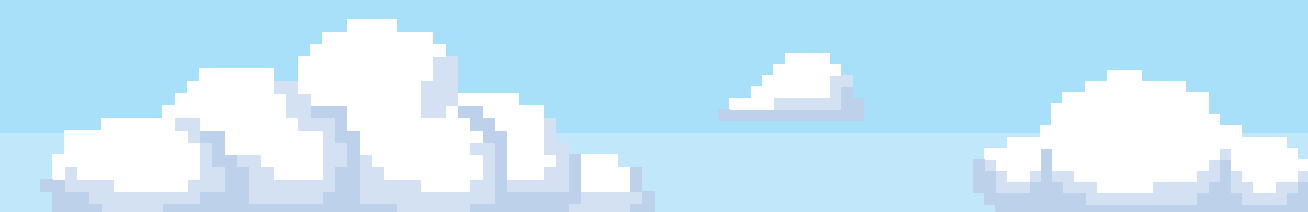


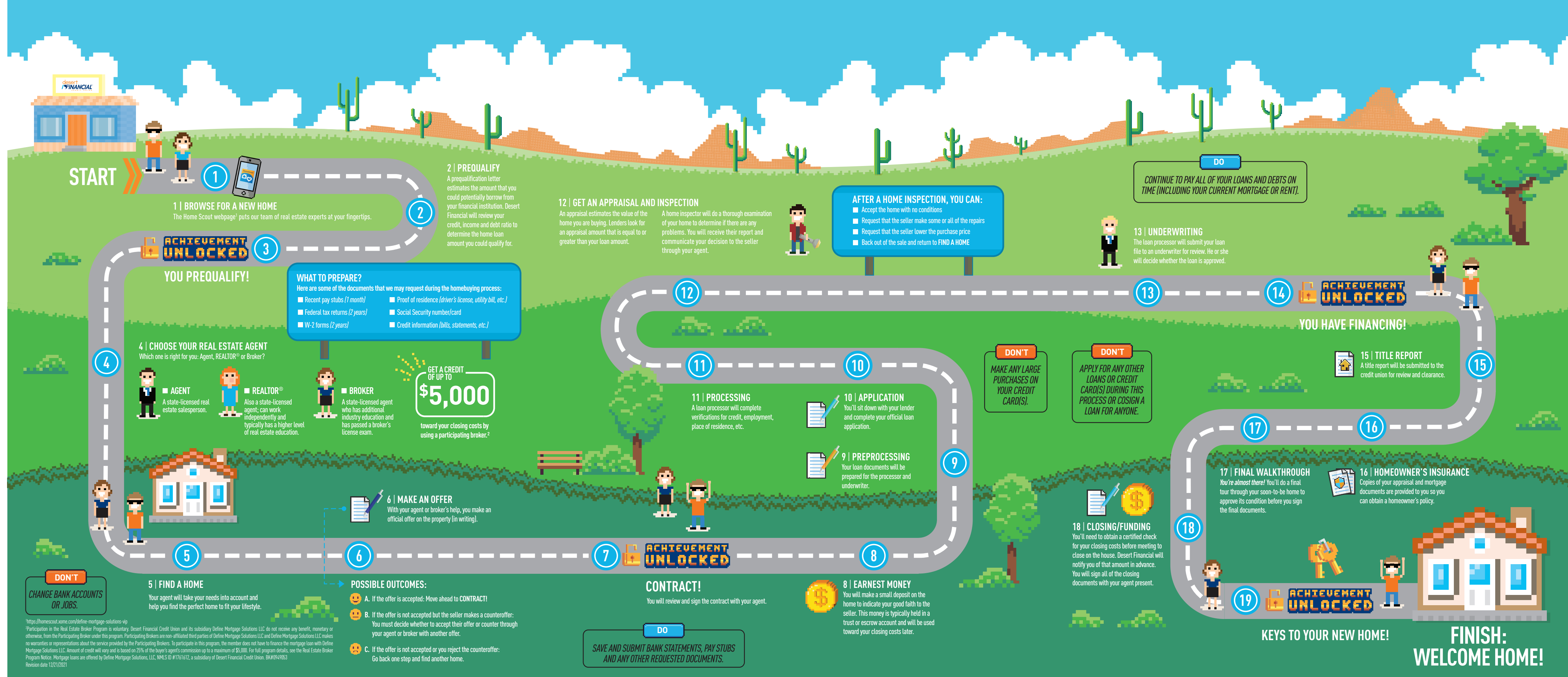
KEY QUEST

THE PATH TO HOMEOWNERSHIP

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¹<https://homescout.xome.com/define-mortgage-solutions-vip>
²Participation in the Real Estate Broker Program is voluntary. Desert Financial Credit Union and its subsidiary Define Mortgage Solutions LLC do not receive any benefit, monetary or otherwise, from the Participating Broker under this program. Participating Brokers are non-affiliated third parties of Define Mortgage Solutions LLC and Define Mortgage Solutions LLC makes no warranties or representations about the service provided by the Participating Brokers. To participate in this program, the member does not have to finance the mortgage loan with Define Mortgage Solutions LLC. Amount of credit will vary and is based on 25% of the buyer's commission up to a maximum of \$5,000. For full program details, see the Real Estate Broker Program Notice. Mortgage loans are offered by Define Mortgage Solutions, LLC, NMLS ID #1761412, a subsidiary of Desert Financial Credit Union. BK#0949053
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