

WELCOME TO HOMEBUYER PRIVILEGES

When you're in the market for a new home or enhancing your current home, you'll find that your expenses – from paint to major appliances to furniture – quickly add up. That's why **Lincoln Federal Savings Bank** has teamed up with Genworth to offer you Homebuyer Privileges. When you work with us to get your mortgage, you'll have access to great savings on moving and home-related products and services!

How to get your Homebuyer Privileges

Get your Lender Participation Code and your Homebuyer Privileges ID from **Lincoln Federal Savings Bank**. Eligibility conditioned only upon customer demonstrating intent to either purchase or refinance a home with **Lincoln Federal Savings Bank**.

To ease your homeownership journey and to introduce you to new retailers, Homebuyer Privileges offers you these discounts with major suppliers anytime you need them for up to 12 months after your home purchase or refinance. Some offers are one-time only discounts.

A Sampling of our Homebuyer Privileges Offers:

 <p>Register now to get 10% off at The Home Depot! Save 10%* off your purchases by registering at HomeDepotMoving.com. On top of discounts, membership helps you with every phase of your move, from selling your current home to settling into the new one. We've got all you need for a happy move, including moving-related projects, videos, articles, and customizable tools. *On purchases up to \$2000.</p>	 <p>Save 5% at Northern Tool Are you're a serious "do-it-yourselfer"? Among Northern's diverse product mix are generators, pressure washers, air compressors, small engines, hand, air and power tools, pumps, trailer parts, automotive supplies, and much more. Northern prides itself on a diverse product mix, quality people and a commitment to customer satisfaction.</p>
 <p>Save 10% on Westhollow flooring and FREE Shipping! We have prices that are already discounted as much as 70% off regular retail price! Take advantage of our free shipping offer to round up the savings trifecta!</p>	 <p>Save 15% at Samsonite! Samsonite is a world leader in travel, providing innovative solutions in luggage, handbags, backpacks, computer cases and more.</p>
 <p>Great Savings on GE Appliances New appliances can be a big investment for homeowners. Get rebates and special offers on major appliances for your home, like refrigerators, washers, and dryers.</p>	 <p>Save 10% on Penske Truck Rentals and Moving Accessories Save on posted rates for one-way truck rentals, hand trucks, furniture pads, and towing equipment. Penske offers the newest rental trucks available to help make your next move easier.</p>
 <p>Save 10% on your order of \$40 or more at PETSMART PETSMART, the nation's largest pet supply retailer, offers pet parents and the pets they love an extensive product line of over 12,000 competitively-priced products.</p>	 <p>Save Over 15% on Home Security Free Wireless Home Security System Monitored For Only \$24.95/Mo. Protect America, Inc. - Protect your new home and family with advanced wireless technology.</p>
 <p>Save 15% On Your Purchases We offer unique gifts for the home, specializing in high quality products for the home, hearth, yard & garden.</p>	 <p>Save 10% Off all AREA RUGS & FREE Shipping!! We offer the same rugs seen elsewhere...for less! We have thousands of brand name area rugs at up to 75% off retail prices and a 110% Low Price Guarantee.</p>
 <p>Save 5% and no yearly fee Take Advantage of our incredible selection of Books, DVDs and CDs: Over one million titles in stock and ready to ship!</p>	 <p>Save 10% on your first order and FREE shipping! Fixture Universe - Shop one of the largest selections of plumbing fixtures at Fixture Universe! Plus enjoy free shipping with every order!</p>
 <p>Save 15% On Your Unlimited Purchases With one of the most recognized brands in gift retailing, we provide a broad range of thoughtful gifts including flowers, plants, gourmet foods, candies, gift baskets and other unique gifts.</p>	 <p>Save 25%! Protect your major appliances and home electronics GE Service Protection Plus is an excellent way to protect your products from unexpected, costly repair bills, and we cover ALL MAJOR BRANDS of products you may own.</p>
 <p>Save 10% Off of Your First Order! Replacements, Ltd. - China, Crystal, Silver - Old and New - Over 10,000,000 pieces in more than 200,000 patterns - Free price/availability listings in your pattern(s).</p>	 <p>Moving Supplies at Factory Direct Prices UBOXES.com is your source for Moving Boxes & Supplies direct from the Factory. Large Selection of Boxes, Packing Supplies, Pre-packaged kits or build-your-own direct from the Factory!</p>
 <p>Save 5% on Orders Over \$99 & FREE Shipping on Products Under 90" Wide! Blinds.com - Take advantage of the BEST PRICES in the Industry on high quality custom window coverings at America's #1 Blinds store.</p>	 <p>Save up to 20% off the regular rate at over 4,000 hotels. Save at one of eight different hotel chains: Ameri-Host, Days Inn, Howard Johnson, Knights Inn, Ramada, Travelodge, or Wingate Inns today.</p>
 <p>Save 10% on Purchases Over \$499! Make your house a home with high quality furniture including beds, sofas, chairs, recliners, sectionals, loveseats, sleepers, ottomans, and accessories. Order online or request a FREE catalog today!</p>	 <p>Savings up to 20% on Standard Avis Rates Renting from Avis means outstanding service and convenience, in addition to great rates on quality cars. Avis cars come with Avis people, and we try harder for you!</p>
 <p>Save 10% on your first order and FREE shipping! Lighting Universe - With over 500,000 lighting fixtures available for purchase online, shipping included with every order, and a low price guarantee, why shop anywhere else for lights?</p>	 <p>Save 15% at Art.com Every new home owner needs something for their new walls. With over 100,000 prints, posters, photographs, original artwork, and over 1.4 trillion custom framing combinations, Art.com has something for everyone.</p>
 <p>Moving? Preferred Discounts and a \$100 Bonus We're your one-stop resource for everything you need to make your move faster, easier and more affordable than ever before.</p>	

Offers subject to change. Purchase of private mortgage insurance not required.