

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:



Save 10% On Total Purchase, up to \$500 Click here to save 10% on your next purchase in store or online. For tips and projects when buying or selling your home, visit Lowe's.com/Moving



Save \$10 off a \$40 Purchase Sign up for Bed Bath & Beyond® emails and get an in-store savings certificate valid for \$10 off your purchase of \$40 or more! Bed Bath & Beyond® carries an extensive assortment of brand name items, exclusive products and unexpected finds for your home both online or in any of our 950+ stores.



Savings on a wide variety of appliances, TVs, tools and more Sears Commercial is your one-stop resource for the products you want – all at everyday special pricing. Choose from the largest selection of products including energy saving appliances, flat screen TV's, Craftsman Tools and more. It's so easy to shop and save. This is a limited time opportunity – your invitation code, 95527102711, will expire on 11/30/2011. Sign up now and Start Shopping



Great Savings on GE Appliances The GE Store is your source for a wide selection of appliances at competitive prices. We make your online experience easy with one-stop shopping from the GE Store to your home. Our dedicated customer service personnel are there to give you support before, during and after your purchase experience. Access the savings by completing the registration process using the authorization code GENWORTHBP.



Save up to 50% on the Purchase of an Extended Warranty for your Newly Purchased Appliance or Electronic Equipment Click here to view the hundreds of items you can protect against future breakdowns. Once your purchase is made you will be able to print out your Evidence of Coverage specific to your appliance and/or electronic equipment along with a toll free number to call in case of breakdown.



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.



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. When you are ready to check out, click on "my cart" in the upper right hand corner, enter coupon code GENWORTH398 in the entry box located just under the list of products you have chosen to purchase, and click on "apply."



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.



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).



Save 8% 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. Enter Promo Code BUYER when checking out on the PETSMART site.



Save 10% on Purchases Over \$599! 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!



Moving? Receive double your insurance coverage, non-peak rates and priority dispatching at no cost to you! We're your one-stop resource for everything you need to buy, sell or move into a new home! Make your move faster, easier and more affordable than ever before.



Save 20% 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.



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.



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.



Save 15% on Orders over \$75 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! Save 15% off orders of \$75.00 or more and receive a free tape gun and 3 rolls of packing tape.



Save up to 20% off the regular rate at over 4,000 hotels. Save at one of eight different hotel chains: AmeriHost, Days Inn, Howard Johnson, Knights Inn, Ramada, Travelodge, or Wingate Inns today.



Savings up to 25% 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

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