



HAPPY MORTGAGE Education Employees Affinity Program

A DIVISION OF CENTENNIAL BANK

Are you a teacher or a staff member serving in a local school? Happy State Bank would like to say “Thank You” with the Education Employees Affinity Program.

What is this program?

Qualified borrowers can receive \$1,025 in lender credit applied toward origination charges. This credit must be applied prior to other credits.

Who is this for?

Full-time public school district employees and full-time state or federal accredited private/charter school employees are eligible — including teacher, nurse, librarian, guidance counselor, janitor, cafeteria staff, teachers aide or administrative employees.

Exclusions: Substitute or temporary employees. Academic levels beyond high school.

Eligible Borrowers to receive a lender credit equivalent to our Processing and Underwriting fees. Lender credit to be applied by Secondary Market upon processing and underwriting receipt and review of written verification of employment. Available to those Eligible Borrowers who satisfy one of the above criteria and who submit a mortgage application to Happy State Bank, a division of Centennial Bank Loan Originator, after 1/1/2026 and prior to 12/31/2026. Employment will be verified through written verification of employment completed within 30 days of underwriting approval. Eligible property is the primary residence for the premises being purchased or refinanced upon closing. Affinity program cannot be combined with any other Happy State Bank, a division of Centennial Bank incentive program. All loans must meet Happy State Bank, a division of Centennial Bank and/or Secondary Market lending guidelines and additional restrictions may apply. All loans subject to credit and property approval.



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