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(54) Title: METHOD AND SYSTEM FOR MANAGING A MORTGAGE REBATE TRANSACTION CARD ACCOUNT

(57) Abstract: A method and system of managing a mortgage rebate transaction card account in which a transaction card provider computes a mortgage rebate amount based on the amount of charges incurred against the account and periodically arranges for application of the mortgage rebate amount against a mortgage loan balance for the cardholder. The account is provided by the transaction card provider in connection with either a pre-existing mortgage loan of the cardholder or a prospective mortgage loan of the cardholder. Further, the account can be provided in connection with a mortgage loan from any mortgage lender regardless of the existence or non-existence of an affiliation or association between the transaction card provider and the mortgage lender.

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