



Exclusive Home Loan Benefits for AFL-CIO Affiliated Members.

Introducing HIT HOME. Countrywide Home Loans and the AFL-CIO Housing Investment Trust (HIT) have teamed up to make home financing easier and more affordable for hard-working families.

"Owning a home and building strong viable communities have always been high priorities for working families. The HIT HOME program, supported by union pension funds, makes homebuying easier and more affordable for them."

— John J. Sweeney,
President AFL-CIO

Choose from the widest selection of competitively priced home loans to fit your needs, including little or no down payment options. Plus take advantage of money-saving benefits, exclusively for AFL-CIO affiliated members:

- Save hundreds of dollars when your loan to purchase or refinance a home closes.*
- Flexible payment schedules through the *Working Family Mortgage* to reduce the length of your loan and save thousands of dollars in interest. There are no set-up or draft fees for union members.
- Homebuyer education, including information for First Time Homebuyers.

Visit www.hithome.org for program details, call **914-393-8044** to start your application, or simply stop by your local Countrywide Home Loans branch today.

Bob Meyerson
Senior Loan Officer
525 North Broadway
White Plains, NY 10603
914-393-8044

Robert_Meyerson@Countrywide.com



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Bring this coupon to your local Countrywide Home Loans branch and receive your closing cost credit* for \$500.

\$500

This offer is exclusive to AFL-CIO affiliated members.

Union Name: _____

Union Local #: _____

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A new home is a moving experience...



With our help, it won't be a trying one.

With our Expressway Credit Pre-Approval* program you can shop for your new home with cash-in-hand buying power and a solid lending pledge from one of the nation's leading home finance companies. We'll help you find your dream home quickly and easily, so you can concentrate on more important things.

Call today to discuss these home financing options:

- Purchase/Refinance
- 100% Financing
- FHA/VA/Conventional
- Low Down Payment Programs

Ann Marie Manfredi & Kim Moskovic
325 Route 304
Bardonia, NY 10954

(800) 325-4622 ext. 23 or 29
(845) 624-1100 ext. 23 or 29

* Pre-approval is for credit purposes only and is not a commitment to lend. Standard loan requirements apply, see your GMAC Mortgage representative for complete details. Arizona Mortgage License Number BK-7670; Licensed by the Department of Corporations Under the California Residential Mortgage Lending Act. Licensed Real Estate Broker - CA. Department of Real Estate number 000755312. DRE "license information" telephone number (916) 227-0931. Georgia Residential Mortgage Licensee; Illinois Residential Mortgage Licensee; Massachusetts Mortgage Lender License Number ML1556; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made pursuant to subdivisions 47.206 (3) & (4); New Hampshire First Mortgage Banker and Broker Number 5047-MB, 5055-MB, 5950-MB, 6388-MB; Licensed Mortgage Banker; NJ Department of Banking, 45 Eisenhower Dr., Paramus (201)226-1199; Licensed Mortgage Banker; NYS Banking Department. NY locations at: 325 Rt. 304, Bardonia; 6255 Sheridan Dr., Williamsville; 578 Veterans Hwy., Hauppauge; 100 Jericho Quadrangle, Jericho; 950 New Loudon Rd., Latham; 1440 Route 9, Wappinger Falls. Licensed by the Pennsylvania Department of Banking; Licensed RI Lender and Broker.
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GF1007-12/00-ANRO-001176

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Members of the Organization of Staff Analysts:

**GMAC Mortgage Corporation is pleased to offer to the
OSA members a discount on interest rates and a reduction in
closing cost.**

About GMAC Mortgage.....

- ❖ **GMAC Mortgage Corporation is one of the largest home financing and servicing companies in the United States.**
- ❖ **As part of the General Motors family, GMAC Mortgage has been providing more than just home financing. We've been helping families find homes.**

We Offer.....

- ❖ **No Cost Credit Pre Approval**
- ❖ **Complimentary Credit Report Analysis and Credit Counseling**
- ❖ **First Time Home Buyer Seminars and Home Financing Seminars**
- ❖ **Laptop Technology**
- ❖ **Full Menu of Home Financing Options:**
 - **FHA/VA/Conventional Programs**
 - **Purchase/ Refinance**
 - **Low Down Payment Programs**
 - **100% Financing/ 104% Financing**
 - **Home Equity Loans**
 - **Jumbo Loans**
 - **Construction Loans**
 - **Co-op Loans**

We're Committed.....

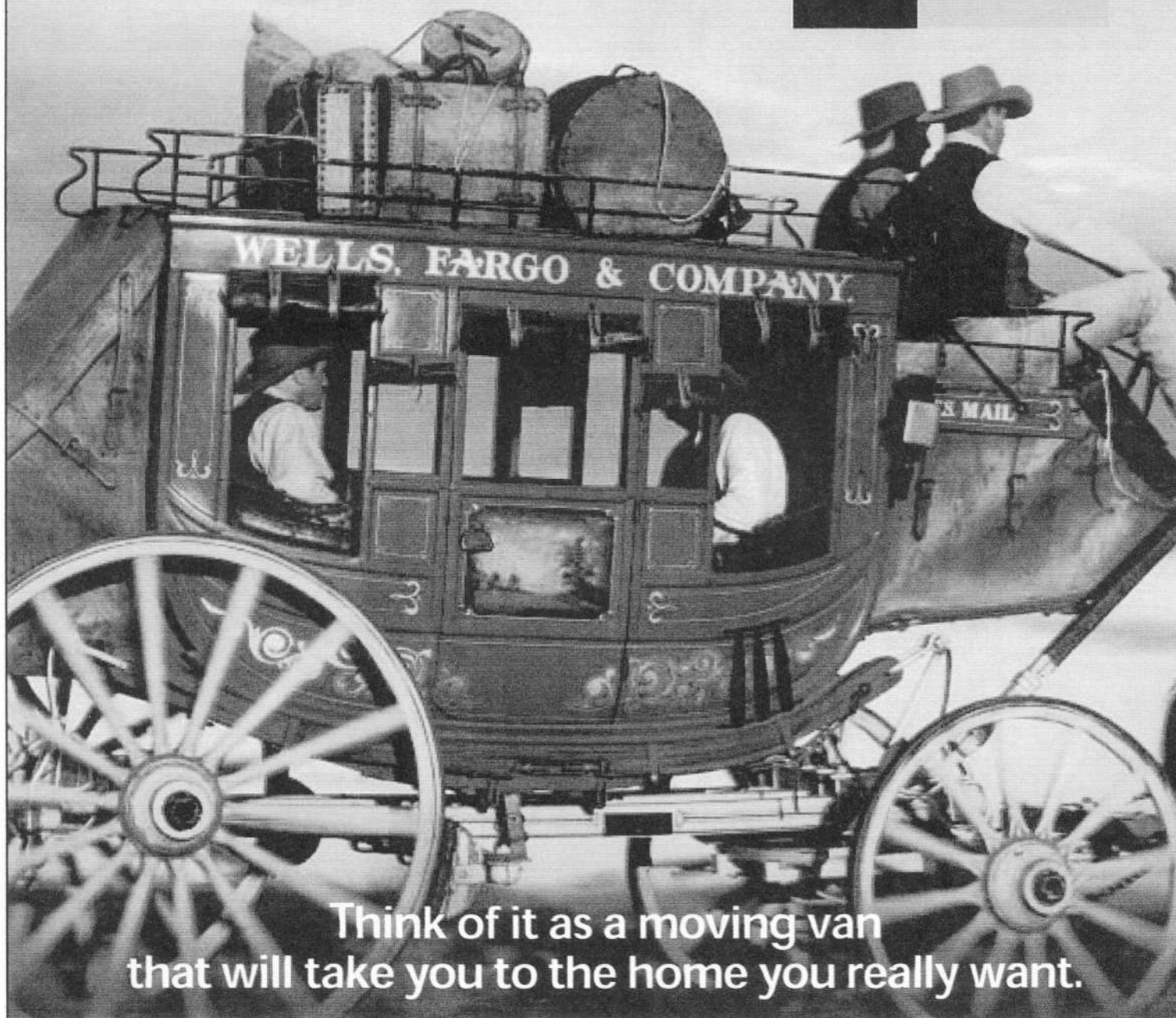
- ❖ **We're experienced, strong and reliable. Most importantly, we're dedicated to making your home ownership dreams a reality.**

For More Information.....

Please call Kim Moskovic or Ann Marie Manfredi

(800) 325- 4622 ext. 29 or 23

325 Route 304 Bardonia, NY 10954



Think of it as a moving van
that will take you to the home you really want.

Wells Fargo Home Mortgage puts you in the driver's seat when you're home shopping. With one of the industry's broadest range of mortgage products and the expertise of a Wells Fargo Home Mortgage consultant to guide you, you'll get the financing options that are right for you. Plus, with our Wells Fargo Home Mortgage pre-approval and dedication to a simpler and faster mortgage process, you'll know you have the financing you need to move into the home you really want. All from the nation's leading mortgage lender.* We've been helping people get to their *Next Stage* for 150 years. Let us help make your *Next Stage* the home you really want.

DAVID E. LOEW, Home Mortgage Consultant
701 Westchester Ave., Suite 201E, White Plains, NY 10604
phone: 914.285.1456 fax: 914.285.9522 pager: 877.362.1255



Closing Cost Credit

WELLS FARGO HOME MORTGAGE

This certificate entitles _____ to a closing cost credit (excludes FHA loans) in the amount of \$ 350.00 to be applied against costs when closing a mortgage loan with Wells Fargo Home Mortgage.

Signature _____ Home Mortgage Consultant

Print Name David E. Loew

Expiration Date March 31, 2005

David E. Loew

Phone: 914.285.1456

Fax: 914.285.9522

Pager: 877.362.1255

701 Westchester Avenue, Suite 201

White Plains, NY 10604

E-Mail: David.Loew@WellsFargo.com

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This certificate is void where prohibited. It is not a commitment to waive any term or condition of the new loan, make any new loan, or remain the business of making home mortgage loans. Only one certificate is permitted per new loan. Credit subject to approval.

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