



Continental Home Loans Inc.

"YOUR FUTURE STARTS WITH US"



**MACHINISTS UNION
DISTRICT 15**
INTERNATIONAL ASSOCIATION OF MACHINISTS AND AEROSPACE WORKERS



IAM DISTRICT 15 PREFERRED HOME LOAN PROGRAM

Available to IAM District 15 Members, Active and Retired, and Their Families

- **No Processing Fee**
- **No Application Fee**
- **No Commitment Fee**
- **No Document Prep Fee**
- **No Junk Fees**
- **No Underwriting Fee**
- **Reduced Attorney Fee**
- **We Do Out Of State Loans**
- **Competitive Rates**
- **Direct Lender**

Purchase, Refinance, FHA/VA Loans Available, Second Home, Vacation Home, Investment Property and Relocation Mortgage Programs Available




800.462.8178

union@chlmtg.com

www.unionmembermortgage.com



Endorsed by: New York City Sergeants, Detectives, Lieutenants, Captains, Correction Officers, Bridge & Tunnel, Port Authority of NY/NJ, NYS Troopers PBA, New Jersey PBA, Boston PBA, Palm Beach County PBA, Nassau County Detectives, Nassau Police Conference, Suffolk Police Conference, Supreme Court Officers, NYS Court Officers, NYS Court Clerks, Court Officers Benevolent Association Of Nassau County, Teamsters 812, Fireman's Mutual Benevolent Association of New Jersey, New York State Fire Fighters Association, TWU Local 100, TWU Local 101, Local 372 NYC Board Of Education, Amalgamated Transit Union Local 1056, United Transportation Union Local 1440, Amalgamated Transit Union Division 726,

Corporate Office: 175 Pinelawn Road, Suite 400, Melville, NY 11747 • NMLS# 13677 • Licensed Mortgage Bankers, AL, CA, CO, CT, DE, FL, GA, IL, IN, LA, MA, MD, ME, MI, MN, NC, NH, NJ-Department of Banking & Insurance NO. 0624523, NY-NYS Department of Financial Services NO. B500799, OH, PA, RI, SC, TN, TX, VA, VT Banking Departments. 



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SONYMA HOMES FOR VETERANS PROGRAM



**Down Payment
Assistance and
LOWER RATES
for Veterans!**

*Advantages Over The Standard VA Program:**

- No Rate Increase with Down Payment Assistance
- More Flexible Veteran Eligibility Requirements
- Down Payment Assistance of \$3,000 or 3% of the home purchase price (not to exceed \$15,000)

**You
Don't Have
To Be A First
Time Home
Buyer**

***Speak To A CHL Licensed Loan Officer
For Complete Program Guidelines**

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SONYMA

FHA PLUS LOAN PROGRAM

With up to 3% Down Payment Assistance**

- **No Income Limits or Purchase Price Limits**
- **Not Limited to First Time Buyers**
- **As Little as 3.5% Down Payment**
- **Seller Concession Acceptable**
- **Flexible Credit Standards**
- **In-House Underwriting**

***New York's
Premier Mortgage Banker***



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Call And Start A Relationship With A Licensed Mortgage Professional Today...

**Down Payment and/or Closing Cost assistance of up to 3% of the home's purchase price for purchases or up to 3% of the LESSER OF the current mortgage balance or appraised value for refinances. Assistance loan has no monthly payments and is forgiven after 10 years provided the borrower still occupies the property and the SONYMA FHA Plus financing is still in place.

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