

AD MORTGAGE MEMBER BENFIT PROGRAM

* We are the Mortgage Organization for the HEROS of Florida State FOP, NY State Troopers, NY State Corrections, PA State Corrections, NJ State Nurses
* We treat each officer and family members’ individual needs and requirements.
* We pride ourselves on “Personal Service” and Constant Communication
* We contribute to a Officer Fund on a monthly basis. Should be at the commencement of the program $ 1,000 per month at the commencement of the benefit program. Being a financial institution, the contributions cannot go to a “General Fund.
* We work with the member’s realtor, accountant, and attorney.
* Our Loan Officers are available 7 days a week 7AM-11PM to conform to the officer’s schedules. They are well versed in Conventional, FHA, and other programs.
* We will participate in your conferences.
* For those members with credit problems, we assist them at no charge to improve their credit so they may qualify for the mortgage, at the most favorable rates.
* Our rates are great, and we do not charge discount points, nor impose pre-payment penalties.
* Our goal is to have the officers concentrate on their jobs and let us work on the finances.
* We will ask you to send out email blasts and place us on your website.

The program has always been very effective, however during the past year with COVID even more so. We are seeing officers moving out of urban areas to the rural and Suburban areas. Ain addition many are refinancing to getting needed cash and to lower their monthly payment amount. Timing is critical for families trying to purchase and move in time to have their children registered for the upcoming school year.

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