



THINKING ABOUT HOMEOWNERSHIP OR REFINANCING?

At A&D Mortgage, we understand that you give a lot to your community... To thank you for your work we would love the opportunity to serve and help you in your home-buying journey. Take advantage of our **Community Heroes Program** and save on your home purchase.

SPECIAL OFFERING INCLUDE:

100%

lender credit towards appraisal to be applied at your closing

NO

prepayment penalty

NO

application fee

Log on to get started today! <http://stephenedenbaum.admortgage.com>

*Member Benefit available for Family and Friends

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PSCOA & A & D MORTGAGE

Thank you for your service ***

A & D Mortgage has developed a Mortgage Benefit Program for members, family and friends, that covers the following:

- Appraisal fee is refunded as a lender credit at closing
- No prepayment penalty
- No fee for the application
- Offered to PCSOA members, family and friends
- A & D offers all mortgage products...We are able to work with credit challenges
- A donation of \$100.00 is made to the State Organization Foundation for each loan closed.

You will receive exceptional client service through effective communication. Your loan officer will have total access to a vast support team knowledgeable about your loan transaction throughout the process. The team strategy allows A & D to provide the highest level of service in the industry.

We at A & D Mortgage are looking forward to speaking to you and being of service.

All the best,

Stephen D. Edenbaum
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