

Employee Home Ownership Program



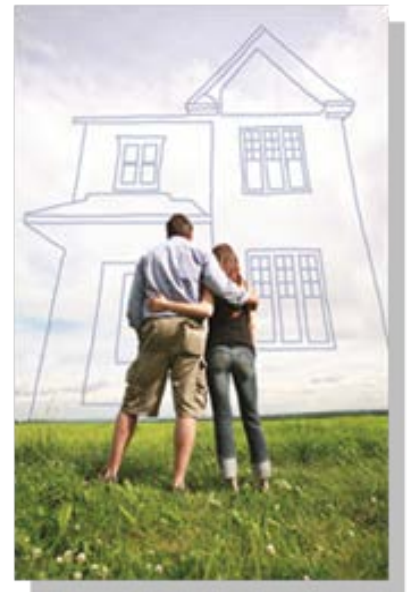
Purchasing, Selling, Renovating or Refinancing a home?

SAVE THOUSANDS off your closing cost fees!!

Employees & their families receive no-cost Home Ownership coaching with individualized strategies for success. When you're ready to Buy, Sell, Renovate or Refinance a home, simply utilize your **Advantage Home Plus** employee benefit to access your network of prescreened, mortgage & real estate professionals to receive significant discounts that can save you *Thousands of Dollars* !

Home Ownership Financial Fitness benefits include:

- Year-end mortgage review
- Personalized debt consolidation guidance
- Restructure your mortgage to eliminate PMI or lower Interest rate
- "Lifestyle" Mortgage Strategies
- Full service lending – over 250 Home loan mortgage options
- Down Payment Assistance and Grant Programs
- FHA/VA, Conventional and Jumbo loan programs
- \$1,000 lender credit towards closing costs
- Substantial discounts on real estate commissions-buying/selling
- Available to first time, repeat, investment home buyers & sellers
- Convenient, experienced, individualized assistance
- Same day pre-qualification
- **1-800-777-4114**
- **www.firstchoiceeap.com**



"We had a great experience buying our first home through this program. Thanks for all the handwork!"
A.Deards – Seattle Children's Employee

Employee Savings

Home Sales Price of \$350,000 / Loan of \$332,000

Closing Costs/Credits

Advantage Home Plus

Origination Fees:	\$ 0
Credit Report	14
Appraisal	750
Title	800
Escrow	900
Tax Req.	160
Recording	260
Administration	995
Notary	200
Real Estate Commission	\$ 1575 Credit
Lender Credit	\$ 1000 Credit

Total Credits

\$ 2,575.00

“Phenomenal program, we recommend it to co-workers. We were connected to a fabulous team of people to work with on selling our home and the buying of our new home. We could not be more thrilled with the service & savings provided”. – Jeremy R

“I shopped around, best loan rates available plus reduced closing and real estate costs made my decision to jump on this program easy!” – Kay C

