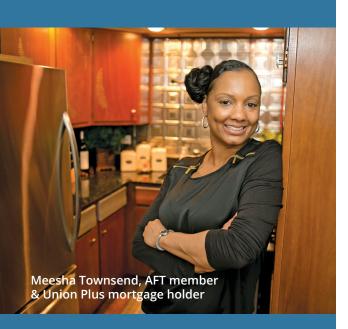
We'll help you choose the best home financing option for you and your family.

Union Plus Mortgage Company, a union-owned company, provides a variety of financing options:

- ➤ **FHA loans** (Federal Housing Administration)
- VA loans (guaranteed by the Department of Veterans Affairs)
- ➤ 15 and 30-year **fixed rate** loans
- > Adjustable rate loans



Contact your Union Plus Mortgage loan officer to help you find the home financing that is right for you.

By Phone: **855-UNION-53** (**855-864-6653**), Monday-Friday, 9 a.m to 6 p.m. EST

Online: unionplusmortgage.com

NOTICE

The AFL-CIO, Union Privilege and a group of unions own Union Plus Mortgage Company and will benefit if you get your loan through the company. However, you are not required to use Union Plus Mortgage for your loan and are free to shop. For your Affiliated Business Arrangement Disclosure Statement, please visit www.unionplusmortgage.com.



309 Fellowship Road Suite 200 Mt. Laurel, NJ 08054



Union Plus Mortgage Company NMLSR 1561829



Home mortgages designed with hard-working union families in mind





With Special Benefits and Protections

Union Plus Mortgage Company was created by the AFL-CIO and Union Plus to provide AFL-CIO union members and their families mortgage loans and benefits that others only dream about. Whether you are looking to buy your first home or refinance your existing one, we are committed to helping you achieve your dream of homeownership.

Exclusive Benefits

- ➤ Choice of multiple lenders:
 Union Plus Mortgage loan officers
 review mortgage rates from several
 different lenders and provide union
 members with the best available
 interest rates and programs.
- \$500 gift card for all purchase and refinance transactions
- Special benefits for First-Time Home Buyers

Unique Mortgage Assistance Protections

If you experience an unexpected loss of income, the Union Plus Mortgage Program has built-in protections. Union Plus mortgage assistance provides interest-free loans and grants to help you make mortgage payments when you're disabled, unemployed, locked out, or on strike.¹

The program has provided over \$11.2 million in assistance to union members since 1997.

Unionized Loan Officers on Your Side

Let Union Plus Mortgage Company's loan officers take the stress out of buying a home. They know the mortgage business and the unique aspects of union employment. You will not be alone in the mortgage process.

Easy and Convenient Online Application Process

No hassles! Submit a loan application from the comfort of your home. Our innovative online application allows you to follow your application step-by-step and to even sign all your documents online.

If you'd prefer to talk to a mortgage expert, simply call us at **855-UNION-53** (855-864-6653).



For Union Members And Their Families

The program is available to active and retired union members as well as spouses (or domestic partners), parents and children of those union members.

Only members of participating unions affiliated with the AFL-CIO that receive a mortgage from the Union Plus Mortgage Company are eligible for the First-Time Homebuyer Award and the Mortgage Assistance Program.

¹ Eligibility for the Mortgage Assistance Program begins one year after you obtain a Union Plus Mortgage.