

SAVE THOUSANDS IN CLOSING FEES.

**Other banks charge
fees – we don't!**

Join the group of countless union members who have utilized the UNION ASSIST MORTGAGE PROGRAM. Our "NO FEES, NO POINTS PROGRAM" can be used for purchases transactions, refinances, reverse mortgages and investment properties.

PURCHASING

- 100% Financing Available
- Lowest fixed rates in 30 years
- FREE Pre-Qualification
- You may still qualify under UNION ASSIST at a low rate even if you have been denied by another lender

REFINANCING

- Reduce your interest rate
- Save up to \$1000 per month
- Cash out for home improvement
- Cash out for debt consolidation
- Under new Federal Program no equity may be required in order to refinance

**OTHER PROGRAMS ARE AVAILABLE
IN ADDITION TO UNION ASSIST. CONTACT A
CREDIT OFFICER FOR MORE INFORMATION.**



Federal Mortgage Program for VIRGINIA DEPARTMENT OF EDUCATION AND FAMILY



ICC MORTGAGE SERVICES

1-800-500-6323

WWW.ICCMORTGAGE.COM

 FIND US ON FACEBOOK



An ICC Mortgage Program



Federal Mortgage Program for EDUCATORS

Federal Mortgage Program may enable you to obtain a substantially lower interest rate than a conventional mortgage program.



**MORTGAGE
PROGRAM FOR
VIRGINIA
DEPARTMENT OF
EDUCATION AND
FAMILY
FIRST-TIME HOME
BUYERS AND CURRENT
HOMEOWNERS**

**Federal Mortgage Program
for Union Employees**

The Mortgage Program may enable you to obtain a substantially lower interest rate than a conventional mortgage program. ICC Mortgage Services provides assistance for all types of mortgage transactions whether you are purchasing a new home, refinancing your current home, commercial lending, home equity lines of credit as well as many other specialized lending products. Since ICC Mortgage Services is a Direct Lender, we have the ability to make the credit decision on your loan which allows us to take special circumstances into account such as past credit problems that arise from extenuating circumstances.

UNION MORTGAGE PROGRAM

**Federally Insured Mortgage Programs
through Union Assist**

SAVE UP TO \$7,500 IN FEES

- NO MORTGAGE BROKER FEES
- NO PROCESSING FEE
- NO UNDERWRITING FEE
- NO POINTS

NO BANK FEES! NO KIDDING!

CURRENT PROGRAMS AVAILABLE

- New Purchase • Refinance • Residential and Commercial

OTHER PROGRAMS IN ADDITION TO UNION ASSIST AVAILABLE

Licensed by the Virginia State Corporation Commission as MC-3056, BUREAU OF FINANCIAL INSTITUTIONS Corporate Offices are located at 1600 Stewart Avenue, Suite 404, Westbury, New York 11590. Within Virginia call 800-500-6323. For information about mortgages in other states by ICC call 516-766-3400. ICC Mortgage Services offers Government Insured Programs, however is not a Government Agency. ICC Mortgage Services is approved by the Federal Housing Administration and the United States Department of Housing & Urban Development. INTEREST RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. NMLS # 5109