

MORTGAGE INCENTIVE CERTIFICATE



Compliments of



Amount credited to borrower at the time of closing, not to exceed total closing costs. Closing costs include any fees associated with the closing of the loan, excluding short-term interest or initial escrow account payments.

Additional incentives available based on borrower income or census tract eligibility.*

To see if you qualify for this offer, please present this certificate to your Emigrant Mortgage Consultant at the time of Application.

*Valid for Mortgage transactions financing New York State properties located in the Bronx, Brooklyn, Queens, Manhattan, Nassau, Suffolk, and Westchester Only. This program can be discontinued at anytime by EMC in its sole discretion without notice.

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