

FIRST-TIME HOMEBUYER INCENTIVE CERTIFICATE



Compliments of



Amount credited to the First-Time Homebuyer* at the time of closing.

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

*Valid for Purchases of 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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