

# MORTGAGE INCENTIVE CERTIFICATE



Compliments of



Get more from your mortgage<sup>®</sup>

Mortgage incentive is based on Low and Moderate Income (LMI) eligibility as determined by either the borrowers' income or low and moderate census tract data. Valid for Mortgage transactions financing New York State properties that are located in the Bronx, Brooklyn, Queens, Manhattan, Nassau, Suffolk, and Westchester only.

Amount credited to borrowers 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. Additionally, LMI eligible borrowers will also be entitled to receive a rate reduction.

Added bonus... LMI eligible First Time Homebuyers (FTHB)\* will receive an additional \$500.00 credit at the time of closing.



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

\*A First-Time Homebuyer (FTHB) is a person who (i) has not had any ownership interest in his/her primary residence at any time during the three years prior to the date of making an application for a mortgage loan; and, (ii) at the time of making the loan application does not own a vacation or investment home.

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