

Introducing:

# Benefits *Plus*<sup>SM</sup>

## *Our Services Offered to the Warren County Education Association!*

### Highlights!

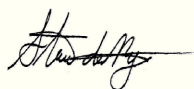
- No Application Fee!
- No-Closing Cost Option!
- 10-Minute Pre-Approval
- Home Selling Services
- First Time Buyer Programs
- Email Newsletter Updates
- Reduced Closing Costs
- We Are a Direct Lender!

Atlantic Home Loans is proud to offer the Warren County Education Association a mortgage program dedicated to meeting the needs of the teachers, other educators and members of the Education Association.

We have tailored our programs to minimize expenses to limit the monies needed to close.

We start by providing you with a free pre-approval - giving you the confidence to know how much home you can comfortably afford. Once you are pre-approved, and you find your home, we work with you on a fast closing!

At Atlantic Home Loans,  
"You Have Our Commitment!"



### About Atlantic Home Loans....

Atlantic Home Loans is a licensed mortgage banker headquartered in Morris County, NJ. As a multi-state lender, Atlantic has many years of experience and offers virtually every mortgage product.

Individuals who have extensive experience in mortgage banking and real estate law established *Atlantic Home Loans*. Our expertise in these areas provides special "value added" insight to our clients. *Atlantic Home Loans* understands the entire real estate process from the signing of the contract through the loan closing. An organization built with a "service" mentality, we understand the demands and pressures placed on all parties involved in the real estate transaction.



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Vice President

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**Fast. Easy. Approved.**

**Commercial Mortgages with No Red Tape!**

Words you want to hear when you need a small commercial loan!

**Get Approved! Move Ahead!**

**72 Hour Pre-Approval!**

**First Atlantic Funding**  
**973-216-5400**  
A New Jersey Corporation

## Building a Home? Do You Need a Long-Term Rate Lock?

We can help you with your new construction! *Atlantic Home Loans* has introduced a long-term rate lock loan that will protect your interest rate for up to one full year! In this uncertain interest rate environment, why take the "interest rate" risk?

Have confidence! - If your home will not be completed for a consid-

erable period of time, our loan program will allow you to lock in today's interest rate!

Call me today to learn more about our long-term rate lock program!

