



# HAMILTON FOR HEROES

## Special Mortgage Program for **Community Heroes**

Military Members • Teachers • Nurses • Police Officers • EMTs • Firefighters • Physician Assistants

### **Hamilton Home Loans**

A Refreshingly Simple Experience

NMLS: 200719

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Branch NMLS: 200719 | Lender NMLS: 200719



**Hamilton**  
HOME LOANS



# Hamilton for Heroes

To make homeownership more affordable for the Heroes who serve our communities, we offer special discounts on purchase and refinance loans – **a savings up to \$1,590.\***

- Military Members
- Teachers
- Nurses
- Police Officers
- Emergency Medical Technicians
- Firefighters
- Physician Assistants

## Loan Programs

The Hamilton for Heroes benefit can be used on most loan types including:

### ▶ VA Loans

For veterans, active duty service and reserve service members, a VA loan is a great option because 100% financing is available.

- No monthly mortgage insurance
- No down payment needed

### ▶ Conventional Loans

For borrowers with good credit, reasonable debt and savings for a down payment.

- Down payments as low as 3%
- Fixed and Adjustable rate options
- Flexible options if mortgage insurance is required

### ▶ FHA Loans

For borrowers who need extra flexibility when qualifying for a mortgage.

- Down payments as low as 3.5%
- Gift funds acceptable for down payments
- Flexible qualifications for income and credit

### ▶ USDA Loans

For borrowers who live in an eligible rural development area.

- Low interest rates
- Low mortgage insurance premiums
- No down payment needed



# The Hamilton Difference

Our vision is to make the mortgage lending process as easy as possible by combining convenient technology with personalized service and timely communication. That's the difference between us and other lenders - we make it refreshingly simple!



Speedy Pre-Approvals



Convenient Technology



Fast Closings

Ask about our **Almost Home** program where the mortgage application is underwritten and a credit decision is provided to the buyer *before* the house hunting begins. Once approved, the buyer receives a commitment letter and can shop for a home with confidence knowing that closing will be that much quicker once a purchase agreement is signed.



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HOME LOANS

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\*The Hamilton for Heroes offer provides for the waiver of underwriting and processing fees for savings up to \$1,590. Military includes eligible Active Duty and Retired Veterans, Reservists and Surviving Spouses. Nurses include Licensed Registered Nurses and all Licensed Nursing Specialties, Licensed Practical Nurses and Certified Nursing Assistants. Teachers include Certified Teachers who have earned a teaching certificate or license from a creditable source such as the government or a higher education institution. Valid on Hamilton Home Loans mortgage programs only; broker-funded, non-delegated and down payment assistance (DPA) loans are not eligible. Only one promotion per loan allowed. Not all loans and services are available in all states. All loans are subject to credit and property approval. Offer subject to change at any time without notice.

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