

# MARYLAND TROOPER ASSOCIATION

## SPECIAL MORTGAGE FINANCE BENEFIT PROGRAM

Atlantic Federal Mortgage Company, servicing Maryland Troopers Association personnel since 1998, is pleased to announce a **SPECIAL MORTGAGE FINANCE BENEFIT PROGRAM** available to all members of the Maryland Troopers Association personnel and their families. This program provides the opportunity to take advantage of the **LOWEST RATES AVAILABLE** on the market today. We have programs to fit all of your needs. We, at Atlantic Federal, want to make your experience as pleasant and stress-free as possible by providing all your financial services under one roof. More information is available at: [www.atlanticfedmortgage.com](http://www.atlanticfedmortgage.com)

- **FREE APPRAISAL\***
- **REDUCED CLOSING COSTS**
- **FREE 24-HOUR ONLINE APPLICATION**
- **FREE CREDIT REPORT**

\*on loans approved through 10/1/09

- Rates Available Below 5%
- Combine 1st & 2nd mortgages into one payment
- Convert your ARM or HELOC to a fixed rate
- 100% Financing on purchases
- Flexible first-time homebuyers program
- In-House realtor available to assist you

**Call Today!**  
**410-668-8180**



2810 E. Joppa Road • Baltimore, MD 21234

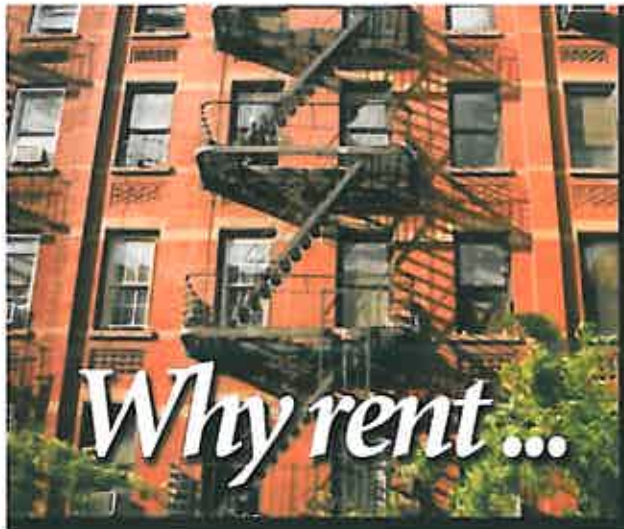


**UP TO  
\$8000  
CREDIT**

*1st time Homebuyers  
receive a large  
tax credit under the  
new stimulus program!*

**LOANS  
PURCHASE  
REFINANCE**





*Why rent ...*



*when you can own!*

**NO MONEY DOWN!**

**100% Financing Available**

Let one of our Mortgage Specialists show you how you can afford to own a home with zero out of pocket money.

**Highlights Include:**

- No Money Down
- No Monthly mortgage insurance (PMI)
- Low 5% interest rates
- Closing costs can be included in the loan
- Seller can pay all closing costs
- In-house Realtor available
- Receive up to \$1000 cash back at settlement.

**Example of a 100% Purchase on a home selling for \$250,000.**

(Appraisal and Loan Amount = \$260,000)

Purchase Price	\$250,000.00
Closing Costs	+9,000.00
Buyer receives at closing	\$ 1,000.00

Monthly principal and interest payment \$1,424.22

**CALL TODAY**

**410-668-8180**

[www.atlanticfedmortgage.com](http://www.atlanticfedmortgage.com)



2810 E. Jeppa Road • Baltimore, MD 21234