



# CROSSCOUNTRY MORTGAGE™ THE AFFINITY LENDING DIVISION

## SUPPORTING THOSE WHO MOVE US:

### Exclusive Benefits for TWU 100 Members

In these challenging times, when attacks against transportation workers are on the rise, we know you have options when it comes to choosing a lender for purchasing or refinancing your home. At the Affinity Lending Division of CrossCountry Mortgage, we want you to know we **see your hard work and dedication** and we **stand by you**.



### OUR COMMITMENT TO TWU 100 MEMBERS

#### We Stand With You

The Affinity Lending Division of CrossCountry Mortgage recognizes the dangers you face. We are here to provide financial security and peace of mind during these uncertain times.



### ON THE JOB DEATH BENEFIT

#### Protect Your Family's Future

In the unfortunate event of an on-the-job death, your family's home loan can be forgiven for a combined total of

# \$525,000

The On The Job Benefit is **no cost** to you, and is a thank you for your service.

## EXCLUSIVE MORTGAGE BENEFITS FOR TWU 100 MEMBERS

### Tailored for You

#### NO FEE BANK LOANS

Save money with zero bank fees on your mortgage. No processing fees, application fees, or underwriting fees.

#### RATE BUY DOWNS

The 1-1 temporary buydown gives you a lower rate and lower monthly payments for the first two years of your loan- at **no cost** to you.

#### FREE CREDIT ASSISTANCE

With our exclusive program, receive support to improve your credit, helping to lower your rate and monthly payments, at **no cost** to you.

#### LOAN RETENTION

As rates continue to drop, because your OTJDB loan is retained by CCM, we can **refinance** your loan with **minimal fees**, keeping your payments low and **saving you thousands** over time.

#### Example:

- Sale Price: \$650,000
- Down Payment: \$130,000
- Loan Amount: \$520,000
- 30-Year Fixed Rate: 6.875%
- APR: 7.031%

	Effective Rate	Monthly Savings	Total Savings
Year 1 and 2	5.875%	\$340.03	\$4,080.40
Year 3 and after	6.875%	\$0	\$0
Total savings and seller credit			\$8,160.80

\*Rates subject to change and for illustration purposes only. Rates are based on market conditions.

## TAKE ACTION

### Secure Your Home and Your Family's Future Today



**Contact us** to learn more about how these exclusive **benefits** can **support you** and your family.

Let the Affinity Lending Division at CrossCountry Mortgage help you **navigate** the home buying or refinancing process with **ease and security**.



**SCAN** to get started

Let us help you on your homeownership journey.

Connect with us today to learn how we can serve you with our **exclusive benefits**.

**GET STARTED AT:** <https://ccmaffinity.com/twu>



833-724-8700



union@ccm.com



@ccmaffinity

## AFFINITY LENDING DIVISION | CROSSCOUNTRY MORTGAGE

*Proudly Serving Those Who Serve Others*

100 Motor Parkway, Suite 112, Hauppauge, NY 11788 | NMLS 1681501 | Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). \*Terms & Conditions: This is not a commitment to lend. All loans subject to program guidelines and underwriting approval. Loan program terms and conditions are subject to change without notice. Available for first lien mortgage purchase money loans or refinance loans only, subject to certain minimum loan amounts. Discounts will be applied at closing as additional lender credit up to a maximum of \$2,198, limitations may apply. Borrower cannot receive cash. CrossCountry Mortgage is not a credit repair company, credit reporting agency, broker, or advisor. We do not provide any services to repair or improve your credit profile or score, nor do we provide any representation that the information we provide will actually repair or improve your profile. Consult the services of a competent professional when you need any type of assistance. The OTJDB is for 1st mortgages closed with Cross Country Mortgage LLC only, and is not available on Home Equity Lines of Credit (HELOC). All Law Enforcement Members must be under 70 years of age and cannot currently be enrolled in an "End of Watch Benefit" Program.