



Exclusive mortgage programs for all New York State Fraternal Order of Police members and their families.

Let me help you...

UNLOCK THE DOOR TO HOMEOWNERSHIP WITH OUR STANDARD PROGRAMS

- Conventional Loans
- Jumbo loans
- Reverse mortgages
- SONYMA
- FHA Loans
- VA Loans (Subject to VA eligibility)
- USDA Loans (Subject to geographical restrictions)

Mortgages aren't one size fits all.

NMB's **Non-QM** portfolio of products help make home financing goals possible based on your specific needs and goals.

- Bank Statement Loans
- Foreign National Loans
- ITIN Loans for Non-US Citizens
- 1099
- Full Doc Loans
- Profit and Loss Loans
- Debt Service Loans
- No Ratio Loans



Steven Paul Ross

Producing Sales Manager

NMLS# 71781

1305 Walt Whitman Road, Suite 100, Melville, NY 11747

M: 917-669-1658

E: Steven@nmbnow.com

Our **First Responder** initiative:

- NO APPLICATION FEE
- NO PROCESSING FEE
- NO UNDERWRITING FEE
- NO COMMITMENT FEE
- NO LOCK-IN FEE

(Available for Law Enforcement, Veterans, Teachers, Firefighters, Healthcare Professionals and Municipal Employees and their families who qualify through the Lending To Heroes Program. Standard closing fees will apply.)

Contact me today to get started!



Nationwide Mortgage Bankers, Inc. (NMB) | NMLS# 819382 | (www.nmlsconsumeraccess.org) 3 Huntington Quadrangle, Suite 403N, Melville, NY 11747. Branch NMLS 1822931 | (833) 700-8884 | www.nmbnow.com. NMB is in no way affiliated with Nationwide Mutual Insurance Company. All loans are subject to credit and appraisal approval. Not all applicants may qualify. NMB is not acting on behalf of or at the direction of FHA/HUD/USDA/VA or the federal government. This is an advertisement. Licensed Mortgage Banker - NY Department of Financial Services. Additional state licensing information can be found at <https://nmbnow.com/disclosures-and-licensing/>.



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Reverse Mortgage Solutions

A REVERSE MORTGAGE MAY OFFER ELIGIBLE HOMEOWNERS (62 AND OLDER) A WAY TO CONVERT A PORTION OF THEIR HOME EQUITY INTO:

- A line of credit
- Monthly payments
- A one-time lump sum

Borrowers must continue to pay property taxes, insurance, and maintain the home as their primary residence. Loan repayment is typically due when the home is sold, no longer occupied, or the borrower passes away.

Why Consider a Refinance?

POTENTIAL BENEFITS OF REFINANCING MAY INCLUDE:

- Adjusting your mortgage term
- Switching from an adjustable-rate to a fixed-rate mortgage
- Modifying your monthly payment
- Removing a co-borrower
- Eliminating mortgage insurance (if eligible)

Cash-Out Refinance Options

ACCESSING YOUR HOME EQUITY THROUGH A CASH-OUT REFINANCE MAY HELP YOU:

- Consolidate higher-interest debt
- Fund home improvement projects
- Pay for education or medical expenses
- Address other personal financial needs

Cash-out refinance options are subject to qualification. Not all borrowers will be eligible.

VA Cash-Out Refinance

Qualified veterans may be eligible to access up to 100% of their home's value with a VA cash-out refinance.

Terms and conditions apply.



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