

## THINKING ABOUT HOMEOWNERSHIP OR REFINANCING?

At A&D Mortgage, we understand that you give a lot to your community...

To thank you for your work we would love the opportunity to serve and help you in your home-buying journey. Take advantage of our **Community Heroes Program** and save on your home purchase.

## **SPECIAL OFFERING INCLUDE:**

100%

lender credit towards appraisal to be applied at your closing NO

prepayment penalty

NO

application fee

Log on to get started today! http://stephenedenbaum.admortgage.com

\*Member Benefit available for Family and Friends

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