



Bricklayers & Allied Craftworkers Local 1 New York

Exclusive Benefits On Loan Programs New Purchases & Refinancing

TYPICAL BORROWING FEES:	LOCAL 1 BORROWING FEES:	TOTAL SAVINGS FOR MEMBERS
Processing - \$695 Underwriting - \$995 Appraisal - \$480	Processing - \$0 Underwriting - \$0 Appraisal - \$0	\$2,170 <small>*Approximately</small>

Through a special relationship with Cardinal Financial, one of America’s largest mortgage lenders, Local 1 New York members can save thousands of dollars on out-of-pocket and upfront mortgage costs. Cardinal Financial will waive all underwriting, processing and the cost of your appraisal.

Home Loan Programs Include:

- Conventional
- FHA with 3.5% Down
- VA with 100% Financing
- Owner Occupied & Investment Properties
- Conventional Cash Out
- FHA & VA Cash Out
- Rate & Term loans to lower monthly payments
- Credit Scores as low as 550 accepted

Reach out to [John LoPresti](#) loan officer at Cardinal Financial for additional information and a free consultation.

Local 1 New York Group #100

Call Toll Free: **800-298-9293**

Or Visit CardinalFinancialLocal1.com