



Homeowner's Edge

The mortgage that **"Thanks You"** for your service!

The Homeowner's Edge brings even greater value to your mortgage lending experience. Open to First Responders: Police, EMTs, Fire Fighters, and Nurses.

- 0% down payment on new purchases
- Lower Private Mortgage Insurance payments
- Competitive fixed rates
- Primary residence only
- Seller contribution of up to 3% available
- No income limits and no special homebuyer education class required
- Available on homes in Albany, Columbia, Dutchess, Greene, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Ulster, and Westchester Counties

Speak to a Mortgage Loan Officer about the many solutions that are right for First Responders.

