

Buying a home can be one of the most expensive and stressful purchases in your life. But finding your dream home doesn't have to be a nightmare – thanks to Teamster Privilege Mortgage and Real Estate. This benefit makes buying, selling or refinancing a home **easier and more affordable**.

Mortgage counselors are available to help you, your children or even your parents find the right mortgage. This program features a unique assistance program that helps members who become unemployed make their mortgage payments.

Let the mortgage experts at Chase Manhattan Mortgage Corp. help you with:

- ★ Mortgage loans with competitive fixed and variable interest rates
- ★ In person or over-the-phone application
- ★ Low down payments and fees
- ★ Special programs for first-time buyers
- ★ Loan programs for borrowers with “less than perfect” credit
- ★ \$350 toward closing costs – for buyers who use both the real estate and mortgage portions of the program
- ★ Real estate agent referral available
- ★ Assistance to help you make mortgage payments if you become unemployed as a result of a layoff, disability or union-sanctioned strike
- ★ Online Home Finance Center offers education, advice and planning calculators

To speak with a mortgage counselor or to find a local Chase mortgage office call **1-800-416-5786** or for more information go to **www.teamster.org** and click on Teamster Privilege Program.

Not all mortgage programs/products are available in all areas

Who's eligible?

MORTGAGE AND REAL ESTATE

U.S. Teamster members, their spouses, their children and their parents. This program is not available to members living in Canada.

*Call **1-800-416-5786** to apply.*