



*Affordable Financial Services would like to thank New York's finest for their Service. To show our gratitude, we are offering home buyers and homeowners looking to refinance, exclusive discounts, programs and services. We are also extending this offer to PBA faculty and family members.*

## PBA MEMBER EXCLUSIVES

- ✓ NO PROCESSING FEES
- ✓ NO APPRAISAL FEES
- ✓ NO POINTS OR BROKER FEES
- ✓ FREE FINANCIAL ANALYSIS
- ✓ FREE CREDIT REPAIR FOR ASPIRING HOMEOWNERS
- ✓ FIRST TIME HOMEOWNER GRANTS TO COVER ALL OR MOST CLOSING FEES FOR QUALIFIED APPLICANTS
- ✓ DOOR TO DOOR CLOSING SERVICES
- ✓ DIGITAL MORTGAGE TRACKING SYSTEM

## WHY AFS?

- ✓ WE WORK FOR THE CLIENT AND NOT FOR ANY ONE BANK
- ✓ WHOLESALE RATES WITH OVER 37 BANKS
- ✓ CLOSING TIMES AS FAST AS 15 DAYS
- ✓ FHA & HARP FICO SCORES AS LOW AS 500
- ✓ A+ RATING WITH THE BBB
- ✓ ASSIST WITH CREDIT RESTORATION
- ✓ LICENSED IN CT, FL, GA, MA, MD, NY, VA, NJ

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