

WILLIAM PATERSON UNIVERSITY

TO ALL EMPLOYEES

THE NO CLOSING COST MORTGAGE

MDE Home Loans, a highly respected NJ residential mortgage banker, would like to offer the faculty and staff of William Paterson University with an additional employee benefit.

MDE would provide a **NO CLOSING COST MORTGAGE PROGRAM**, wherein MDE would assume with specific limitations as indicated the following closing costs: Attorney Fees (up to \$500 on a purchase), Appraisals, Title Insurance and related title search fees, surveys (\$300), Credit Reports, Tax and Flood searches and Recording Fees. This offer represents a significant value approximating 1% of the mortgage amount. In addition MDE will lower its application fee from the standard \$595 to \$395. The borrower will be responsible for normal tax and insurance escrows.

Kevin O'Brien SVP University and Corporate Accounts will administer the Program and would be pleased to take any inquiries from you at your earliest convenience. Kevin's contact data is provided below.

This offer applies to all purchase and refinance mortgage products offered by MDE. MDE Home Loans is licensed as a mortgage banker under recently enacted state and federal SAFE ACT regulations. MDE Home Loans is a full service banker controlling the mortgage process from application to closing.

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