

HEROES GUIDE TO SAVINGS

**Dedicated to Saying Thank You to Heroes in a
Practical & Financial Way When You (or those you
know) Buy or Refinance a Home.**





1st - THANK YOU for your service to your community and our country.

We want to introduce you to our National Hero Reward Initiative - **Heroes Come First**. We believe you will be interested in seeing how it can help you, and other heroes you know, save thousands of dollars whenever you Buy or Refinance a home.

If you are a current or former hero -

- **Firefighter**
- **Education Professional** (teacher, professor, school staff, etc)
- **Law Enforcement Officer**
- **Military Personnel** (active, reserves and veterans)
- **Healthcare Worker** (nurse, doctor, dentist, technician, staff, etc.)
- **Emergency Medical Services Worker**
- **Clergy**

- then we can help **YOU SAVE THOUSANDS!**

We are on a mission to REWARD every hero as a thank you for their service.

- **Please [FOLLOW us on Facebook](#) so that you may ask questions and keep up to date with us.**
- **Please [SHARE this with Heroes you know to help them save!](#)**

Who Qualifies as a "Hero" for this program?



Current and former -

Firefighters
Law Enforcement
Military Personnel (active, reserves, veterans)
Healthcare Workers (nurses, doctors, technicians, dentists, etc.)
EMS
Education Professionals (teachers, professors, school staff, etc.)
Clergy

All staff working in these organizations are also considered as Heroes!

Is there any Cost to the Hero?

There is absolutely NO COST to participate.

How do Heroes save money?

When heroes work with Heroes Come First they receive practical and financial benefits as a thank you for their service to their community and country.

BUY A HOME?

Lender Credit of a minimum of \$500 to \$1000 towards closing costs or rate.*

Potential eligibility for Hero Purchase Grants up to \$10,000.

PLUS Receive benefits from a pro Heroes realtor. These benefits can add up to \$Thousands in savings.**

PLUS discounts from pro Hero Title Companies.

REFINANCE

Lender Credit of a minimum of \$500 to \$1000 towards closing costs or rate.*

Priority service from a hero focused ethical, experienced team of mortgage professionals.

Competitive rates and programs available in all 50 states.

PLUS discounts from pro Hero Title Companies who work with us.

How it works:

In addition to lender credits of up to \$1000 we will show you Hero Purchase Grant programs and exceptional financing options which benefit Heroes in all 50 states!

Priority service is provided to heroes. Heroes often work unusual hours and we accommodate your schedule by offering availability 24/7.

For those purchasing we offer a “True Pre-Approval” through our lender which provides a fully underwritten loan commitment at no cost to you. This is the strongest pre-approval one can obtain in the industry!

Additional Hero Benefits can add an average of \$2,250 nationwide for heroes whenever they buy or sell through a pro-hero realtor.

***Hero Benefits are available for your
Primary Home, Second Home & Investment Properties***

HERE IS YOUR NEXT STEP -

If you are a Hero -

Step 1: Simply Register at HeroesComeFirst.com . There is no obligation.

We will contact you to answer questions and discuss next steps if appropriate.

Step 2: Work with our specialist(s).

If you are considering a refinance - We are your National Lending Specialists

If you are Buying or Selling -

If you have a realtor we will be glad to speak with them about this program.

If you need a realtor we will help connect you with an pro-hero realtor in your area.

Step 3: Buy, Sell or Refinance a Home

If you know other Heroes (everybody does!) -

Please Share Heroes Come First with the heroes you know and help them save an average of \$2,250* whenever they buy or refinance.

Disclosures:

Heroes Come First™ represents a team of experienced mortgage professionals who are passionate about serving heroes and their families. We work for a federally chartered bank owned mortgage company lending in all 50 states.

* \$500 Lender Credit to Heroes for loans less than \$300,000. \$1000 Lender Credit to Heroes for loans over \$300,000.

* Average rewards of \$2,250 based on a home sales price of \$250,000 and include rewards from both lender and pro-hero realtors.