



# OPERATION WELCOME HOME

You have served to protect the American Dream.  
Now you can *live it*.

Program details on the reverse side.  
**Contact me today to find out more!**

For more information,  
call (401) 438-0202  
or visit  
[shamrockfinancial.com](http://shamrockfinancial.com)



NMLS ID #2227 Rhode Island Licensed Broker and Lender: #91000518LB, #20021402LL; Florida Mortgage Lender: #CL0702690; Maine Supervised Lender: #SLM8104; Massachusetts Mortgage Broker and Mortgage Lender: #MC2227; Licensed by the New Hampshire Banking Department: #7688MB; Licensed Mortgage Banker - New York State Department of Financial Services: LMBC NO 106182; Licensed by the Virginia State Corporation Commission: #MC-3964; Connecticut Correspondent Mortgage Lender #2373© 2007-2018 Shamrock Financial Corp.



Available exclusively for eligible first-time homebuyers who are purchasing a one- to four-unit property in Massachusetts and who are active duty military members; Veterans who served honorably; members of the Reserves and National Guard; and Gold Star Family members.

## PROGRAM FEATURES

- Competitive long term fixed-rate mortgage\* with flexible credit and qualifying requirements
- Down payment and/or closing cost assistance up to 3%, of purchase price or \$12,000, whichever is less, offered at 1%, fixed rate for 15 years.  
*(Example: \$10,000 down payment assistance loan = 180 payments of \$59.85; 1.015% APR)*
- Feature MIPlus™ Payment Protection Benefit. MIPlus™ will pay your monthly principal and interest (up to \$2,000) for up to six months if you are called to active duty, deployed, or lose your job and can collect unemployment.
- No residual income test used to qualify
- Non-spouse co-borrowers allowed
- A rehabilitation option is available
- No previous rental history required for the purchase of a two-or four-unit property

## ELIGIBILITY

To qualify for an Operation Welcome Home loan, you must:

- Be an active duty military member; Veteran who served honorably; member of the Reserves or National Guard; or a Gold Star Family member
- Be a first time homebuyer\*\*
- Purchase a 1-to-4 family property (including condos)
- Meet income and loan limits (vary by town)

## HOMEBUYER COUNSELING

Homebuyer counseling is required for first-time buyers. Landlord counseling is also required when purchasing a 2-or-4 family property.

\*Your monthly payment will vary based on the loan amount, the interest rate available at the time of application, and other factors.

\*\* You do not have to be a first-time homebuyer if you are purchasing a home in Boston, Chelsea, Cambridge, Everett, Fall River, Lawrence, Lynn, North Adams and Somerville.