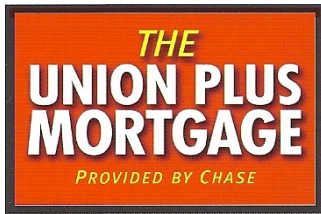


**Contact Ryan Rutz**  
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**HOME PRICES ARE BOTTOMING. MORTGAGE RATES ARE AT HISTORIC LOWS.  
 NOW IS THE SMART TIME FOR MEMBERS TO BUY THAT FIRST HOME**



**The Union Plus Mortgage provided by Chase makes buying a home easy and affordable!**

Rents are rising, the cost of buying a home has rolled back to 2002 levels, and interest rates are at all-time lows.

At Union Plus, we recognize this as a once-in-a-lifetime opportunity for your members. We've negotiated unique benefits, to offer your members and their families\* a mortgage others only dream of.

We can offer your members these exciting and unique benefits when buying a home.

**\$500 AWARD**

First-time home buyers can apply and receive \$500 cash, with the Welcome to Your First Home Award.

*\* Active/retired union members, their parents and children are eligible.*

**\$495 IN CLOSING COSTS**

All applicants save \$495 in closing costs with the Union Plus Mortgage.

Union Plus Mortgage can help your members get out of the trap of renting, or help make their dream home purchase more affordable than they might think.

**NOT JUST YOUR MEMBERS. THEIR CHILDREN AND PARENTS TOO!**

Union Plus Mortgage can offer your members and their families the most competitive rates in the business, making their first home or their dream home far more affordable.

**LOWER THEIR LONG-TERM COSTS**

For members who already own a home, refinancing with a Union Plus Mortgage might substantially reduce their costs over the life of their mortgage. And Chase will retain the servicing of the Union Plus Mortgage for the life of the loan.

With the Union Plus Mortgage, there's never been a better time to refinance or buy a new home. Either way, your members come out on top!

**UNION MEMBERS HELPING UNION MEMBERS**

Every time a union member or a member of their family closes a Union Plus Mortgage, Chase donates \$100 to the Fund that supports the Mortgage Assistance Program.



**WHEN YOU COMPARE MORTGAGES, THERE IS ONE CLEAR WINNER!**

	<b>UNION PLUS</b>	<b>OTHERS</b>
Low Rates	●	●
\$500 Union Plus First-time Buyer Award	●	
\$495 savings in closing costs	●	
Mortgage Assistance Program	●	
Service the loan continuously	●	