



So, you wanna buy your first home...

FREE FIRST TIME HOMEBUYER SEMINAR

Topics Will Include:

Down Payment Requirements ♦ Credit ♦ Income ♦ Assets ♦ Gift Funds ♦ Rates/APRs
1st Time Homebuyer Discounts ♦ Fixed Rate vs. Adjustable Rate
Appraisal ♦ Closing Costs ♦ Loan Estimate ♦ Private Mortgage Insurance

Thursday, July 14 @ 7PM

Kearny Bank - 80 Ridge Road, North Arlington

*Come Meet John Bryan Our Mortgage Advisor Plus Other Industry Experts!
Refreshments Will Be Served.*

*Space is limited so RSVP to Sue Catania, AVP/Branch Manager
by July 7 @ 201-991-2355x01030*



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