

UNION PLUS MORTGAGE PROGRAM

Now may be the perfect time (while rates are still low) to consider purchasing a new home or refinancing your current mortgage through the Union Plus Mortgage Program, brought to you by Union Privilege. This valuable program gives peace of mind to home ownership.

WHO'S ELIGIBLE?

Union members, their parents and their children.

MORTGAGES OFFERED:

Conventional (15-year and 30-year), balloon, ARM, VA, and FHA.

Refinance or Purchase - Financing provided by the Chase Manhattan Mortgage Corporation.

PROGRAM ADVANTAGES:

- Down payments as low as Zero%!
- Special programs for first-time buyers.
- Low cost loans with competitive rates.
- Refinance Counseling - An experienced Loan Officer will help you determine the best program to meet your individual goals, whether they be Debt consolidation, Home Improvements, or simply lowering your total monthly obligation.
- Unemployment and Disability Benefit - This unique benefit is designed to help out if you or your spouse (if you rely on your spouse's income for mortgage payments) are out of work because of a layoff or disability. The Union Plus Mortgage Assistance Fund makes interest-free loans on the basis of need. Loans may be approved initially to cover up to three months mortgage payments; depending upon circumstances, additional assistance for up to a total of six payments may be provided for extended unemployment or disability. Loans are interest-free and monthly payments of \$75.00 begin four months after the last loan month.*

All this combined with competitive rates - you can't lose!

UNION MEMBERS ONLY

Call Roger Omlid

952-826-1321

E-Mail Roger.T.Omlid@chase.com

Minnesota Toll Free 877-707-3717



**UNION PLUS
MORTGAGE AND
REAL ESTATE**

*Another Benefit of Union Membership
Brought to You by Union Privilege*



**Equal Housing
Lender**

Sellers commission discount not available in AL, KS, MO, NE, WV
Financing provided by Chase Manhattan Mortgage Corporation.

*If you sell or refinance your home you must repay your loan in full. Benefits are available for the loan on your primary residence only.

Date: Wed, 3 Mar 2004 15:53:19 -0600

Subject: Re: Saw your ad in MN Public Employee newspaper

Sorry about that telephone number. (It was with WorldCom- bad situation)
The new one is 866-832-2579 and ask for Roger. Email or call
me and we can discuss your situation. Please email numbers that I would be
able to contact you. Thanks for the email and looking forward
to hearing from you.

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Contacted 3/18/04 12:40 said he would call
back in 20 minutes. Waited til 2:00pm
hasn't returned call as yet.

Learned at 3/23/04 local meeting of union in
Moose Lake that AFSCME offended Chase Manhattan
by not turning over a list of members. Roger therefore is
not a good option, and no wonder he won't return calls.