

Exclusive mortgage programs for all New York State Fraternal Order of Police members and their families

Let us help you...

UNLOCK THE DOOR TO HOMEOWNERSHIP WITH OUR STANDARD PROGRAMS

- Conventional Loans
- Jumbo loans
- Reverse mortgages
- SONYMA
- FHA Loans
- VA Loans (Subject to VA eligibility)
- USDA Loans (Subject to geographical restrictions)

We Can Help You To:

- Purchase your first home
- Purchase an investment property
- Purchase a second home
- Cash out refinance to/for:
 - Consolidate high-interest debt
 - Home improvements
 - Investment opportunities
 - Educational expenses
 - Emergency funds
 - Pay off medical bills
 - Funding of major purchases

Our **First Responder** Initiative:

- NO APPLICATION FEE
- NO PROCESSING FEE
- NO UNDERWRITING FEE
- NO COMMITMENT FEE
- NO LOCK-IN FEE

*Available for Law Enforcement, Veterans, Teachers, Firefighters, Healthcare Professionals and Municipal Employees and their families who qualify through the Lending To Heroes Program. Standard closing fees will apply.

Mortgages aren't one size fits all.

NMB's **Non-QM** portfolio of products help make home financing goals possible based on your specific needs and goals.

- Bank Statement Loans
- Foreign National Loans
- ITIN Loans for Non-US Citizens
- 1099
- Full Doc Loans
- Profit and Loss Loans
- Debt Service Loans
- No Ratio Loans



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Scan to apply!



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To FOP Members,

Nationwide Mortgage Bankers (NMB) is proud to offer exclusive mortgage programs tailored specifically for members of the New York State Fraternal Order of Police and their families. Our mission is to help you unlock the door to homeownership with a variety of mortgage options designed to meet your unique needs. We aim to make homeownership dreams come true through dedication and innovation.

NMB provides a range of standard mortgage programs, including Conventional Loans, Jumbo Loans, Reverse Mortgages, SONYMA, FHA Loans, VA Loans, and USDA Loans. These programs are designed to offer flexible solutions for various financial situations and goals.

We can assist you in purchasing your first home, an investment property, or a second home. Additionally, we offer cash-out refinancing options to help consolidate high-interest debt, make home improvements, seize investment opportunities, cover educational expenses, create emergency funds, pay off medical bills, or fund major purchases. Our comprehensive home financing solutions ensure that your specific needs are met.

To honor and support our heroes, NMB offers the First Responder Initiative. This initiative includes no application fee, no processing fee, no underwriting fee, no commitment fee, and no lock-in fee. It is available for Law Enforcement, Veterans, Teachers, Firefighters, Healthcare Professionals, and Municipal Employees and their families who qualify through the Lending to Heroes Program. Standard closing fees will apply, but the overall savings can significantly benefit our heroes.

Understanding that mortgages aren't one size fits all, NMB also provides a Non-QM (Non-Qualified Mortgage) option. This option includes Bank Statement Loans, Foreign National Loans, ITIN Loans for non-US citizens, 1099 Loans, Full Doc Loans, Profit and Loss Loans, Debt Service Loans, and No Ratio Loans. These products make home financing possible based on your specific needs and goals, offering flexibility and personalized solutions.

At NMB, we are committed to providing exceptional service and expert guidance throughout the home financing process. Let us help you unlock the door to your new home and achieve your homeownership dreams.



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