

Free Virtual Homebuyer Workshop on February 24

with David Friedman, Business Services Manager and Mortgage Trainer, at Ulster Savings Bank



Join us virtually on **Wednesday, February 24 at 10am** for an in-depth overview of how to prepare for your mortgage application, including learning the terminology and the process for qualifying for your dream home. Seminar attendees will learn key home buying tips and information, including:

- Steps in getting pre-qualified
- Credit scores and why they are important
- Documentation needed to apply
- Low down payment options
- Choosing the right lender
- What to expect during the buying process

PARTICIPANTS WILL RECEIVE A
\$750 Homebuyer Credit*
Eligible on your qualifying home purchase application.

Sign up today at www.uwdor.org/financialliteracy



David Friedman is the Business Services Manager and Mortgage Trainer at Ulster Savings Bank. He has been in the mortgage industry for over 25 years, as a Loan Officer, Team Lead, Sales Manager, Underwriting Manager, and Territory Manager. He's worked for some of the biggest banks/mortgage companies in the country and several regional banks. David has been with Ulster Savings for four years, working mainly out of the Kingston headquarters, and has done homebuyer workshops for hundreds of clients in Westchester, Dutchess, Orange, and Ulster counties in that time. NMLS# 404771.

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Presented in partnership with Ulster Savings Bank

Ulster Savings

NMLS# 619306 /  EQUAL HOUSING LENDER / MEMBER FDIC

*Receive a \$750 coupon good towards borrower's choice of closing costs, down payment, or post-closing assistance, in accordance with the loan program selected and that program's eligibility requirements. Customer pays for all other fees and services. Eligible mortgages include owner-occupied purchases and second homes. Not valid for refinances, home equity products, construction loans, or mortgage applications received prior to date of seminar on certificate. Offer may not be combined with any other offers or discounts unless otherwise noted. This offer expires on December 31, 2022. Limit one (1) per loan transaction. Certain conditions apply. NMLS# 619306.



United Way of the Dutchess-Orange Region