



# EXCLUSIVE BENEFITS FOR Local 255

Through a special relationship with Cardinal Financial, one of America's largest mortgage lenders, Local 255 members can save thousands of dollars in out of pocket and upfront mortgage costs. Cardinal Financial will **waive all underwriting fees, processing fees, credit report fees and the cost of your appraisal.**



TYPICAL BORROWING FEES	LOCAL 255 MEMBER FEES	TOTAL SAVINGS FOR MEMBERS
Processing: \$695 Underwriting: \$995 Appraisal: \$495	Processing: \$0 Underwriting: \$0 Appraisal: \$0	<b>\$2,185</b> *Approximate Savings

## It's a great time to Purchase, Refinance, or Renovate

Single-family, Multi-family, Condos, & Investment Properties available.  
FHA • Conventional • Jumbo Loans • FICO scores as low as 550

With rates as low as

**2.75%**

**3.37% APR**  
on 15 Year Fixed Rate Mortgage

Start your application



Scan code to begin your application process

You owe it to yourself to call today and experience the Cardinal difference.

Contact Us today

[LOCAL255@CARDINALFINANCIAL.COM](mailto:LOCAL255@CARDINALFINANCIAL.COM)

Cardinal Financial Company, Limited Partnership NMLS #66247

[LOCAL255CARDINALFINANCIAL.COM](http://LOCAL255CARDINALFINANCIAL.COM)

TOLL FREE **1.800-262-5255**

*Se Habla Español*

Example based on a FICO score of 740 with 20% down payment on a 15 year fixed rate mortgage. \$350,000 sample loan is 2.75% with an APR of 3.37%. This material has been prepared for marketing purposes only. This is not a loan commitment or guarantee of any kind. Loan approval and rate are dependent upon borrower credit, collateral, financial history, and program availability at the time of origination. Rates and terms are subject to change without notice. Corporate Address: 3701 Arco Corporate Drive, Suite 200, Charlotte, North Carolina 28273. Cardinal Financial Company, Limited Partnership, NMLS ID 66427. Licensed Mortgage Banker-NYS Banking Department #B500951 For a full list and more licensing information please visit: <https://cardinalfinancial.com/licensing/>.