<u>Employee Benefit Program</u> <u>"Your Free Guide to Mortgage Savings"</u>

Employee Benefits:

- Up to 35% reduction in closing costs.
- Complimentary Financial Analysis.
- Competitive Interest Rates.
- AMS Mortgage Services provides full disclosure of the mortgage process and looks out for the best interest of the employee.
- We pride ourselves on being there for the client before, during and after the transaction.



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Employer Benefits:

- No cost program.
- Effective employee benefit strategies raise productivity and increase employee retention.
- Employees depend on their workplace benefits for protection and stability.
- Effective work-life benefits encourage employees to work harder and discourage them from quitting their jobs.
- Subsequent to closing, AMS Mortgage Services will make a donation of **\$100.00** to one of the following a national charities in the name of the employer: Breast Research Foundation, American Red Cross, Feed the Children.

Note: Please consult your tax preparer for any and all tax benefits.



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About AMS:

- Established 1992
- •Residential, government and commercial loan products
- Specialize in FHA, conventional, VA, non warrantable, 203K
- •Loan programs for credit scores as low as 580
- •Over 10,000 customers served
- Se habla español

Employee Benefit Program Coordinator:

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