



Capital Realty

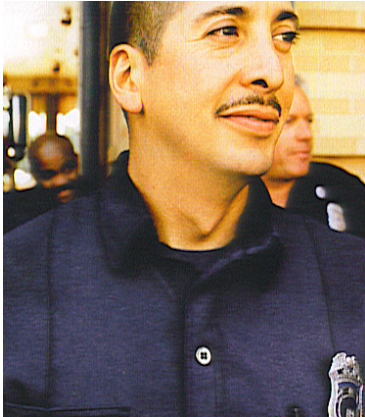
31 Erie Canal Drive, Suite E
Rochester, New York 14626
Direct Line (585) 414-0855
Fax (585) 227-8730

Tod@MyRochesterRealtor.com
www.MyRochesterRealtor.com



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Flexible Home Ownership Assistance For Law Enforcement



Having been on the job myself before moving to Rochester, I understand the demands of the work and how it can affect your ability to search for a home. That is why I've partnered with Bank of America to make it more affordable and *easier* to qualify with the Police and Firefighter Flex™ mortgage program.

The Police and Firefighter Flex™ mortgage program is different than other programs currently offered to those in emergency services. Plus, if you qualify, there are additional programs through New York State for up to \$3000 towards your closing costs. Most full-time officers will qualify but the only way to determine eligibility is to call.

Other benefits of the Police and Firefighter Flex™ mortgage program:

- **Little or no down payment is required.**
- Depending on the property, all you may need is 1% of the purchase price or \$500 from your own funds; or 3% of the purchase price for a two-unit property.
- Flexible credit guidelines. You may not need an established credit history. All you may need is a favorable 12-month payment history on four monthly bills, which should include your monthly housing expense.
- There are no income restrictions.
- No geographic limitations (depending on individual department's policy).



My partnership with Bank of America combined with understanding the demands of the job make it easier for you to own a home. I look forward to helping make that happen.

Please call me to arrange a time to see what home purchase program best suits you.

Sincerely,

Tod A. Myers, Sales Agent
CENTURY 21® Capital Realty
(585) 414-0855 – Direct
Tod@MyRochesterRealtor.com
www.MyRochesterRealtor.com

NOTE:

MyRochesterRealtor.com is now showing homes 24 hours a day. **ONE** Location...**ALL** The Homes available in and around Rochester! Try it now. Buy, Sell or Finance, it's made easier in ONE location - **www.MyRochesterRealtor.com**



If you are currently working with a real estate broker, please disregard this offer; it is not our intention to solicit the offerings of other real estate brokers. We cooperate with them fully.

Each Office Is Independently Owned And Operated