



Banking • Loans • Investments • Tax & Payroll • Insurance

## ULSTER SAVINGS BANK INVITES PUBLIC TO FREE HOMEBUYER SEMINAR IN POUGHKEEPSIE

Ulster Savings Bank would like to invite the public to a FREE Homebuyer Seminar on Tuesday, April 24<sup>th</sup> from 6:00pm – 7:30pm at Redeemed Christian Fellowship, located at 100 Cannon Street in Poughkeepsie.

This informational seminar will provide details on mortgage options available for homebuyers. Ulster Savings Bank Mortgage Specialists **Matthew Eugenio** (NMLS#1044321) and **Michele Rizzi** (NMLS#423364) will speak at the seminar.

The seminar will cover the many critical steps to owning your own home. Discussion topics will include the following:

- 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 in this seminar will receive a **\$750.00 Homebuyer Credit\*** when they submit their qualifying home purchase application!

Refreshments will be provided compliments of Ulster Savings Bank. Seating for this seminar is limited and reservations are required. **Register today by calling either Matt Eugenio at (845) 297-5985, ext. 4512 or e-mailing him at [meugenio@ulstersavings.com](mailto:meugenio@ulstersavings.com) or by calling Michele Rizzi at (845) 758-4020, ext. 6519 or e-mailing her at [mrizzi@ulstersavings.com](mailto:mrizzi@ulstersavings.com).**

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*(\*Receive a \$750.00 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 December 31, 2022. Limit one (1) per loan transaction. Certain conditions apply.)*



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