



Community Heroes Mortgage

Adams Community Bank has tailored a special mortgage program for all the heroes supporting our community every day. Our Community Heroes program will provide an additional discount off our current interest rates to help community members employed by our local schools, law enforcement, health care facilities, emergency services, active military and veterans become homeowners. This discount applies to both purchase and refinance home loans. It's our way of saying 'thank you.'



Features of ACB's Community Heroes Mortgage:

For Purchases

- ACB offers all first-time homebuyers (FTHB) a .25% rate reduction on all mortgage products. FTHB will also receive a \$750.00 credit towards closing costs.
- Non-First Time Homebuyers, will receive a .25% reduction in rate on both adjustable and fixed-rate mortgages and a \$375.00 closing cost credit.

For Refinances

- Borrower will receive a .25% reduction in rate for both fixed and adjustable rate mortgages and a \$375.00 closing cost credit.

Eligibility:

- The program is offered to those employed at local schools, health care facilities, actively serving in the military, law enforcement or emergency services (volunteers included), and veterans.
- Employer and property must be in Berkshire County, MA, Bennington County, VT, Columbia County, NY or Rensselaer County, NY.
- Owner occupied primary residence only
- Borrower must be a natural person. Cannot be in an LLC or Corporation
- 1- 4 Units and Condominiums
- Maximum Loan amount is \$750,000
- Application is subject to credit approval based on the Bank's underwriting standards. Other restrictions may apply.

Contact an ACB Mortgage Lender for more information.

Kaylin Choquette NMLS #763685
413-358-0538 (c) 413-749-1109 (o)
kchoquette@adamscommunity.com

Jake Dabrowski NMLS #2216015
413-672-2021 (c) 413-749-1104 (o)
jdabrowski@adamscommunity.com

Courtney Smith NMLS #2162673
413-822-7361 (c) 413-749-1130 (o)
csmith@adamscommunity.com

Dawn Lampiasi NMLS #462117
413-749-1166
dlampiasi@adamscommunity.com

Laurie Pelczynski NMLS #759491
413-749-1122
lpelczynski@adamscommunity.com

Adams Community Bank
NMLS ID: 719147