



TEAMSTERS 186 HOME FINANCING BENEFITS!

HOME PURCHASE LOANS

REFINANCE LOANS

CLOSING COST CREDIT¹

Homeownership is part of the American dream, and few Americans have earned that dream more than the workers who help build our nation and keep it running. Since 1893, Draper and Kramer has proudly helped Americans from all trades and walks of life achieve their homeownership dreams. Today, we continue that tradition by offering Teamsters 186 members and their families valuable home financing services, programs and savings.

Benefits include:

- Lender credit to offset closing costs¹
- Close in as few as 14 days²
- Competitive rates and low fees
- Low down-payment options including CALHFA
- Free quotes, consultations and preapprovals
- Homebuyer Privileges[®] discount program
- Streamlined DK Xpress[™] digital application and e-closings

¹Credit valid on home purchase or refinance mortgage transactions with Arturo Montalvo of Draper and Kramer Mortgage Corp. Arturo Montalvo of Draper and Kramer Mortgage Corp. and Eliseo Cisneros of eXp Realty are separate entities. Homebuyer/borrower is not required to work with both entities for the closing cost credit. Credit will be applied at closing. Borrower subject to credit approval. This offer and/or receipt of borrower's application does not represent an approval for financing or interest rate guarantee. This coupon cannot be redeemed for cash/has no cash value. Restrictions may apply. Please contact Arturo Montalvo for full details. Offer valid on transactions with signed contracts on or before December 31, 2023. Offer is valid for home purchase or refinance transactions for loan applicants of Arturo Montalvo with Draper and Kramer Mortgage Corp. Offer may be redeemed by the recipient or passed along to a referral.

²14-day closing timeline is not guaranteed for all situations and is subject to borrower's credit and underwriting approval, satisfaction of all conditions of approval, home appraisal supporting the transaction and confirmation of a clear title. Draper and Kramer Mortgage Corp. is not responsible for circumstances beyond its control that delay or prohibit the loan from closing. No loan may close sooner than 7 days after loan application due to the federal TRID rule. Contact your Draper and Kramer Mortgage Corp. professional for full program details.

Programs included on this document are subject to approval based on individual program guidelines and borrower's credit and underwriting approval.

CONTACT US TODAY FOR MORE DETAILS!



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