

REMIUM MORTGAGE CORPORATION

LOAN OFFICERS SERVICING YOUR AREA



KIMBERLY CRYE UTICA OFFICE Loan Officer | NMLS# 860946 Licensed in FL, NY C: (315) 225-1087

KCrye@PremiumMortgage.com



NATE KELSEY BINGHAMTON OFFICE Loan Officer | NMLS# 2020299 Licensed in NY C: **(585) 613-5275** NKelsey@PremiumMortgage.com



ASHLEY PAOLOZZI UTICA OFFICE Loan Officer | NMLS# 556632 Licensed in NY C: **(315) 794-6573** APaolozzi@PremiumMortgage.com



ITHACA OFFICE Loan Officer | NMLS# 67838 Licensed in NY C: (585) 944-3709 SSullivan@PremiumMortgage.com

SCOTT SULLIVAN







BINGHAMTON OFFICE Five South College Dr, Suite 202

Binghamton, NY 13905 (607) 319-7028 | NMLS # 2184825

ITHACA OFFICE 421 N. Aurora St, Office #2

Ithaca, NY 14850 (607) 888-7001 | NMLS # 2147061

SYRACUSE OFFICE 6700 Kirkville Rd, Suite 3A

E Syracuse, NY 13057 (315) 424-0218 | NMLS# 1906525

UTICA OFFICE

4 West Park Row Clinton NY 13323 (315) 288-2237 | NMLS# 2111724





APRIL 2024

PREMIUM MORTGAGE CORPORATION NEWS









Are you concerned with the recent increase in mortgage rates? Is this impacting your decision to buy?

BUY NOW, REFI LATER!

As an industry leader, Premium Mortgage Corporation is extending our **Buy Now, Refi Later** program. Close your loan with us and you'll have peace of mind knowing that if rates fall by **December 31**st, **2027** we will offer you a refinance option with:

No Origination Fee! No Application Fee! No Settlement Fee! No Underwriting Fee! No New Title Insurance Fee!

Buy now and close through December 31st, 2026 and let us take the worry out of refinancing later.

Borrowers must qualify. No additional discounts or coupons permitted. Borrower must make a minimum of 12 on-time monthly payments before applying for refinance. Additional fees may apply (example appraisal, mortgage tax and recording fees). Certain product restrictions may apply. Pre-payment penalties may apply.

Updated: 3/21/24

WE HAVE MANY FINANCING OPTIONS AVAILABLE TO BEST SERVE YOUR CLIENTS!

- · 203k Financing
- Bridge Loan
- Conventional Financing
- Conventional 3% Financing
- FHA Financing
- Home Possible
- HomeReady
- Homestyle Renovation Mortgage
- Investor Cash Flow Loan
- Investor Loan

- Jumbo Financing
- New Home Construction Loan
- Refinancing
- Rehab Loan

- SONYMA
- USDA Financing
- VA Financing
- · And more!

WE ALSO OFFER CREDIT EDUCATION SERVICES FOR FUTURE HOMEBUYERS!

