

# HOMETOWN HERO CREDIT

Receive up to \$21,000 to help purchase or sell a home! No repayment of the funds and no increase in interest rate!

RESERVE YOUR HOMETOWN HERO CREDIT TODAY!



## What is the Hometown Hero Credit?



The Hometown Hero Credit is designed to dramatically reduce the amount of money needed to buy or refinance a home by offering up to \$21,000 to cover closing costs and expenses. No repayment of the funds. No increase in interest rate. No extra qualifying requirements. Not limited to first time buyers. No income limits. No delay in closing. FHA, VA, USDA, and Conventional loan programs available.

Additional terms and conditions may apply. Products not available in all areas. American Financial Network, Inc., is not acting on behalf of any state or government agency.

## Who Qualifies for the Hometown Hero Credit?



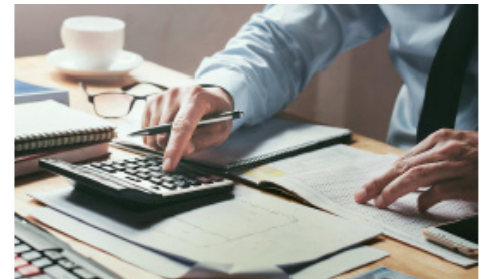
**Law Enforcement:** Police Officers, Sheriffs, Highway Patrol, Correctional Officers, Dispatchers.

**Fire Protection:** Firefighters, EMTs, Paramedics, Dispatchers, **Educators:** Principals, Teachers, Counselors, Administration & Staff

**Healthcare Providers:** Doctors, Nurses, Hospital Staff, Medical Office Staff, Dentists, Veterinarians.

**Military:** Active and Veterans and more!

## What can the money be used for?



The Hometown Hero Credit covers up to \$21,000 of the closing costs with no repayment or increase in interest rate. The credit can be used to cover: Escrow, Title, Lender, Underwriting, Processing, Notary and any buyer related fees Recording, Loan Docs, Wire, Endorsements, Credit Report, Tax Service, Funding, Notary, Flood Cert, Messenger, Sub Escrow, Grant Deed, Demand, Transfer Tax, Loan Servicing.

Reserve your Hometown Hero Credit by  
Calling Your AFN Loan Officer Today!



AMERICAN FINANCIAL NETWORK INC.™  
FINANCING THE AMERICAN DREAM  
NMLS # 237341



**Larry Ackerman**  
Realtor  
WestUSA Realty  
SA553874000  
2920 Litchfield Road Ste 100  
Goodyear, AZ 85395  
Cell: 480-710-0778  
Office: 623-522-5000  
talk2la@hotmail.com



**Joe Rivas**  
Loan Officer  
NMLS #1017689

10 Pointe Dr Suite 330  
Brea, CA 92821  
Direct: 951-537-7468

joerivas@afncorp.com  
<https://www.afncorp.com/web/joerivas>



Branch NMLS# 237341. American Financial Network, Inc. is licensed by the California Department of Business Oversight under the California Financing Law License (6038771) and holds a CA Bureau of Real Estate, Real Estate Broker's License (01317581) under Nationwide Mortgage Licensing System (NMLS), unique identifier of 237341. Broker is performing acts for which a license is required. Loans made or arranged pursuant to California Financing Law. Refer to [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org) and input NMLS #237341 to see where American Financial Network, Inc. is a licensed lender. In all states, the principal licensed office of American Financial Network, Inc. is 10 Pointe Drive, Suite 330, Brea, CA 92821; Phone: (714) 831-4000 (NMLS ID#237341). This is not an offer for extension of credit or commitment to lend. All loans must satisfy company underwriting guidelines. Not all applicants qualify. Information and pricing are subject to change at any time and without notice. The content in this advertisement is for informational purposes only. Products not available in all areas.