



Retired Members of IUPAT DC 35

# CAN SAVE \$2,185 ON A NEW HOME PURCHASE

## LOOKING TO RELOCATE OR DOWNSIZE?

OUR CONCIERGE SERVICE WILL HELP YOU

**Connect With Our Preferred Realtors -**

Gold Key Realty To *Buy or Sell* A Home

**Locate Moving Services**

**Schedule Home Cleaning**

**Organize A Tag or Estate Sale**

**Junk Removal Services to Assist You in De-cluttering**

**OUR SERVICES ARE EXTENDED TO  
YOUR FAMILY & FRIENDS!**

Your Children, Grandchildren, Siblings,  
Cousins, Aunts & Uncles

*Mention DC 35 at time of call.*

**Call One of Our  
DC 35 Home Loan  
Specialists today**

**TO APPLY**

**877-822-3107**

**Free Consultation  
& No Obligation**

**Habla Español**

**EMAIL**  
**[rosanna.ruta@cardinalfinancial.com](mailto:rosanna.ruta@cardinalfinancial.com)**



This is not a loan commitment or guarantee of any kind. Loan approval and rate are dependent upon borrower credit, collateral, financial history, and program availability at time of origination. Rates and terms are subject to change without notice. Corporate Address: 3701 Arco Corporate Drive, Suite 200, Charlotte, North Carolina 28273. Cardinal Financial Company, Limited Partnership (NMLS ID 66247, [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) has the following licenses: Licensed Mortgage Banker - NYS Department of Financial Services #B500951. Additional licensing information can be found at <https://cardinalfinancial.com/licensing/>



**CARDINAL**  
FINANCIAL COMPANY LIMITED PARTNERSHIP, NMLS 66247

Mortgage lending done right.

Retired Members of IUPAT DC 35

# CAN SAVE \$2,185 OR MORE ON CLOSING COSTS OF A HOME REFINANCE

## WHY REFINANCE AFTER RETIREMENT?

REFINANCING YOUR MORTGAGE LOAN REPLACES YOUR  
CURRENT LOAN WITH ONE MORE MANAGEABLE

**Lower Your Interest Rate**

**Reduce Your Monthly Payment**

**Reduce Years Off Your Loan**

CASH OUT REFINANCE FOR ANY REASON  
INCLUDING BUT NOT LIMITED TO

**Paying Off Debt**

**Put Cash in the Bank for a Rainy Day**

**Complete Home Renovations**

**Assist with Family Expenses**

**(College Fund, Wedding, Buying a Home)**

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