

our pledge to you

At **COMMUNITY HOME LOANS**, our goal is to make the loan process as simple and worry-free as possible. We pride ourselves in offering the highest level of customer service, and we appreciate the opportunity to earn your business. Whether you want to refinance for a lower mortgage rate, get a new home mortgage, home equity loan or second mortgage, our purpose is to provide the highest quality mortgage services.



to learn more

Just call our toll-free number
866.844.6800 today
and we will put you in touch with one of our
expert loan officers.



Copyright © 2006 Community Home Loans. All rights reserved.



PUTTING CUSTOMERS FIRST



what we do

From mortgage processing and underwriting, to loan closing and funding, our expert mortgage staff will efficiently expedite your home loan transaction. We'll keep you informed every step of the way. And we're committed to building rewarding, long-term customer relationships.

◆ Purchasing

Owning your own home provides several benefits. In addition to the satisfaction of being a homeowner, you can build equity, enjoy tax deductions, say "good bye" to your landlord and take control of your living environment.

Whether you are a first-time buyer, renter, or are purchasing a new or second home, we have an assortment of tools and loan programs to meet your individual financing needs.

◆ Refinancing

Find out if now is the right time to refinance. You may be able to lower your monthly payments or reduce the time it takes to pay off your loan. Use your refinance proceeds to pay off credit card or other installment debt, and save even more since mortgage interest is usually 100% tax-deductible, and interest on consumer debt is not.

◆ Consulting

Let our consulting division manage your new home purchase. We coordinate all the necessary inspections, attend appointments and gather all information to make your purchase as streamlined as possible. Consulting fee can be included in your closing costs, giving you a professional closing with no upfront out of pocket expense.

what you get

We are committed to offering you all the best advantages:

- ◆ Low Rates
- ◆ Easy Online Application
- ◆ All Types of Mortgage Programs
- ◆ Guidance and Advice From an Experienced Loan Professional

Find out how much you can borrow—
and how much you can save—
at www.chloansofamerica.com now.

Here are some important reasons to consider refinancing:

- ◆ Get a lower mortgage rate and reduce interest costs.
- ◆ Convert an adjustable rate mortgage to a secure, fixed-rate mortgage.
- ◆ Consolidate your first and second mortgages into a mortgage with a lower rate.
- ◆ Get cash for family wants and needs.

Here are just a few of the things you can determine using our online tools:

- ◆ **Determine how much you can borrow and buy** with our pre-qualification calculator.
- ◆ **Apply online now to be pre-approved.** Being pre-approved helps you beat the competition and negotiate more effectively.
- ◆ **See how your equity and security can grow** as a homeowner.
- ◆ **Compare the benefits of owning vs. renting** with our Rent vs. Buy Calculator.
- ◆ **Get answers to the top 10 questions** people have about mortgages and financing.

why we are different

We rapidly respond to new opportunities presented by today's dynamic mortgage markets. As a result, the requirements of our mortgage customers are consistently met through mortgage underwriting flexibility and delivery of unique mortgage programs. We often identify niche mortgage programs that are essential to satisfying individual mortgage customer needs.

We employ the most advanced mortgage technology available.

Our customers save money and close their loans quickly because we employ the most advanced mortgage technology available. In a rush? We welcome you to try our mortgage calculators! The Internet, advanced mortgage processing software, and automated mortgage underwriting systems are coordinated to speed the mortgage process and deliver the best rate and terms.

We are local. COMMUNITY HOME LOANS'

main office is located at 408 Elizabeth Ave., in Somerset, New Jersey. Because we're close by, we can meet with you and discuss your options quite easily.

