

1% Compensation for Realtor Associates:

As a ARA Realtor Associate, you will be able to earn **UP TO 0.75% COMPENSATION** when your **broker signs up** with us or you can save your clients **CLOSING COSTS UP TO 0.75%** on **EVERY** loan.

NO CREDIT REPORT FEE

NO UNDERWRITING FEE

NO PROCESSING FEE

NO ESCROW FEE

NO TITLE FEE

NO RECORDING FEE

NO DOC PREPARATION FEE

NO ADMINISTRATION FEE

Your client will pay only *origination fees* or *discount fees*, depending on the loan program and rate chosen.

This benefit is available only on the following types of loans:

Single Family Residences or Condos

California Properties Only

Refinances and Purchases

On 1st and 2nd trust deeds

Loan Amounts Up to \$1,000,000

Exceptions to the No Closing Cost benefit are the following:

Manufactured/Mobile Homes

No Doc and Stated Income/Stated Assets Loans

Mixed Use Property

Co-Ops and Condotels

Non-Warrantable Condos

3-4 Unit Residential Property

Non-Arms Length Transactions

Loans Amounts Over \$1,000,000

_ Magdy Mikhail, President
American Realty Associates,
Inc.

Real Estate Agent Name