



## Exclusive Discounts Available for NYPD

When it comes to navigating the real estate market in the dynamic neighborhoods of New York, New Jersey, Connecticut, and Pennsylvania, you need industry experts who understand the intricacies of the mortgage landscape. At Empire State Bank, we take pride in being your trusted partner, leveraging our expertise to help you secure the ideal residential mortgage that aligns with your goals. We're with you every step of the way from purchasing a home to refinancing. With Empire State Bank, you can enjoy:

### Personalized Service:

Build lasting relationships with Empire State Bank's mortgage experts. We listen to your goals and find the best options for you.

### Local Expertise:

Empire State Bank we understand the unique housing dynamics and provide customized mortgage solutions in NY, NJ, CT, PA.

### Trusted Advice:

Trust us for transparent, reliable advice in the mortgage market. We guide you through options for informed decisions.

### Specialized Knowledge:

Empire State Bank's experienced loan officers possess insights into local housing markets. Stay informed with our expert guidance.

### Competitive Rates:

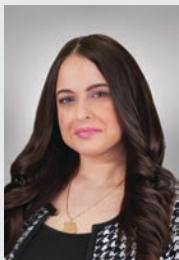
Achieve your financial goals with Empire State Bank's favorable terms. We find rates that suit your objectives.

### Streamlined Application Process:

Save time with our efficient, accurate application process. We guide you every step for a smooth experience.

### Discover the difference at Empire State Bank as we help you embark on your path to homeownership.

Take the first step towards unlocking your dream home with Empire State Bank! Don't miss out on this exclusive offer for a \$750 credit towards your closing costs. Whether you're a first-time home buyer or upgrading to your forever home, our team of dedicated Loan Officers is ready to provide personalized assistance throughout your journey. Making homeownership more affordable is our priority. Get pre-approved or begin an application today!



### Alexandria Vale

Loan Officer  
NMLS# 1673740  
2047 Victory Boulevard  
Staten Island NY 10314  
C: 347.957.0834  
O: 347.592.1957  
AVale@esbna.com



We Take Your Business Personally

\*\$750 off mortgage closing costs offer is applicable to new purchases or refinanced mortgages from Empire State Bank. All mortgage loans are subject to credit and collateral approval. All loans are subject to the underwriting guidelines of Empire State Bank and the unique credit circumstances of the borrowers. This offer does not apply to Commercial/Business Real Estate, Home Equity Loans, or Home Equity Lines of Credit. Bank rules and regulations apply. The closing credit cannot be combined with any other discounts or credits. This offer is applicable only for the refinance or purchase of a 1-to-4-family primary property and condominiums. Empire State Bank reserves the right to cancel this offer at any time. This offer is subject to change or cancellation without notice. NMLS# 402578

