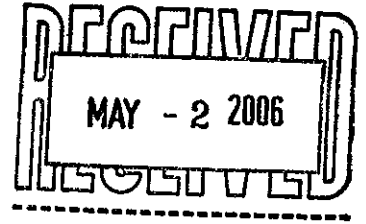




# Metropolitan Washington Council, AFL-CIO

1925 K Street NW, Suite 410 • Washington, DC 20006 • (202) 756-4150 • Fax (202) 756-4151

*An AFL-CIO "Union City"*



## **EXECUTIVE BOARD**

### **Officers**

Joslyn N. Williams  
*President*

Francis Olshefski  
*1st Vice President*

Roxie Herbekian  
*2nd Vice President*

Gino Renne  
*3rd Vice President*

Bob Campbell  
*Secretary*

Fred Allen  
*Treasurer*

### **Members**

Lou Cernak  
Sonny Reed  
Dan Dyer  
Jerry Lozupone  
John Boardman  
Carl Goldman  
Thomas Ratliff  
Eric Bunn  
Mark Federici  
George Johnson  
Merle Cuttitta  
Jim Pappas  
Doris Reed  
Sandra Falwell

### **Trustees**

Gene Pinder  
Linda Bridges  
Archie Smith

### **Sergeant at Arms**

Randolph Scott

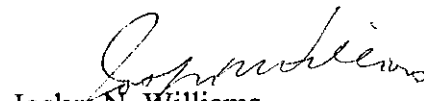
26 April 2006

To All Affiliates/Delegates:

The purchase of a home is one of the most important decisions working families will make- and how to finance that purchase is part of the decision.

First Choice Lending Mortgage Corporation is a unionized firm (Teamsters 500) which offers special low cost mortgages to union members and working families. They have saved hundreds, sometimes thousands, of dollars for workers buying homes in Pennsylvania, New Jersey, Maryland, Delaware, Virginia, Florida, Georgia and now, the District of Columbia.

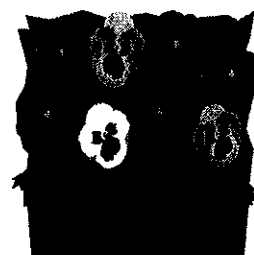
Attached is a brochure about their program. Ms. Esther Diller, as well as others of her staff including Renee Truskowsky, Union Liaison, are available to meet with your local and assist your members. Toll free number is 888-539-1708.

  
Joslyn N. Williams  
President

Metropolitan Washington  
Council, AFL-CIO

**Schedule of Events**

**May 2006**



Next Delegates Meeting, Monday, May 15, 6:30pm  
AFL-CIO Gompers Room, 815 16th Street NW

**Annual CSA Labor-2-Youth  
Union Fair!**

**Monday, May 15**  
**Omni Shoreham Hotel**

*This year we have added an  
Adult Job Fair as well.*

*Great Place to highlight your union,  
union jobs and union employers  
to DC youth and adults*

Adult Job Fair 9a-12noon  
Youth Career Fair 1pm- 3:30pm

To reserve your booth/table, call  
Jackie Barnes at 202 756-5173 or  
email [jbarnes@dclabor.org](mailto:jbarnes@dclabor.org)

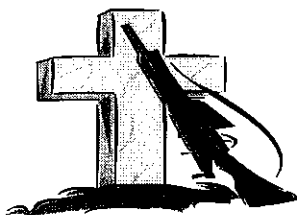
Respond by 5/5!!

**COPE Meetings**

*Please call Craig Simpson for  
info on Maryland COPE  
meetings 202 756-4154*

**DC COPE**  
**Thursday, May 11**  
**6:30pm, MWC Offices**  
**1925 K Street NW, Suite 410**

**Tri-County COPE**  
**Tuesday, May 23, 7pm**  
**American Legion Post 82**  
**Rte 301/Crane Highway, La**  
**Plata, MD**



**Monday, May 29, Memorial Day Observed**  
**MWC and CSA Offices Closed**

*Remember our veterans, activists and those who gave their  
lives for freedom*

# First Choice Lending Mortgage Corp.

"We can meet your needs"

## Affiliated Services Include:

- Cash Out Loans
- Debt Consolidation
- Divorce Buyout
- Tuition
- Vacations
- Home Equity\*\*\*
- Lines of Credit\*\*\*

## MORTGAGE PROGRAM CRITERIA \*

Our No Points/ No Bank Fee mortgage program is governed by the standard FNMA/FHLMC guidelines of a credit FICO score of 620 or better, as well as a debt to income ratio of 34% or better. This criteria includes full income as well as no income check mortgages and low/no money down loans.

## Affiliated Services Include:

money mortgages

- Condominium
- Non-Owner Occupied properties\*\*\*
- Second Home Loans
- Multi-Family Properties
- Commercial
- 100% Financing

Out of State Lending  
 First Choice Lending Mortgage Corp.  
 Minimum Loan Amount: \$100,000  
 \*Loans under \$100,000 will incur additional cost.  
 Minimum Loan Amount: \$100,000

# First Choice Lending Mortgage Corp.



# Low Cost Mortgages for Union Members & their Families

Mortgage Broker Licensed by  
 PA Dept. of Banking  
 Licensed by Dept. of Banking &  
 Insurance of New Jersey

Toll Free: 888.539.1708  
 215.750.6190 • FAX 215.752.3574  
[www.firstchoicemoney.com](http://www.firstchoicemoney.com)

**First Choice Lending  
 Mortgage Corp.**  
 #3 Lincoln Center  
 Reetz & Lincoln Aves.  
 Hulmeville, PA 19047

**First Choice Lending of  
 New Jersey, Inc.**  
 78 West Taylor Ave.  
 Trenton, NJ 08610

**First Choice Lending of  
 Maryland, Inc.**

**First Choice Lending of  
 Delaware, Inc.**

**Capital Choice Lending, Inc.**

**Licensed in PA, NJ,  
 MD, DE, FL, GA  
 VA\*, D.C.\***

\*pending

**First Choice Lending**  
**Mortgage Corp. offers union**  
**members the opportunity to**  
**save thousands of dollars on**  
**purchasing or refinancing**  
**a home.**

*We pass our bank discounts to our members...*

- **No points**
- **No bank fees**
- **Free bi-weekly set up**
- **Free appraisals**
- **Personal service**
- **In-home closings**
- **Bankruptcy**
- **Poor credit**

- **100% financing**
- **Cashout**

• **Investment/vacation homes**

• **Commercial**



**Example of our savings...**

Mortgage Loan Costs	Standard Market Cost	Member Cost
Application Fee	\$200	\$0
Appraisal Fee	\$250	\$0
Tax Service Fee	\$81	\$0
Loan Origination Fee	\$1,200	\$0
Credit Report	\$25	\$0
Document Prep Fee	\$250	\$0
Underwriting Fee	\$499	\$0
Flood Certification	\$8.75	\$0
<b>TOTAL SETTLEMENT CHARGES</b>	<b>\$2,513.75</b>	<b>\$0</b>
Attorney's Fee*	\$300	\$150

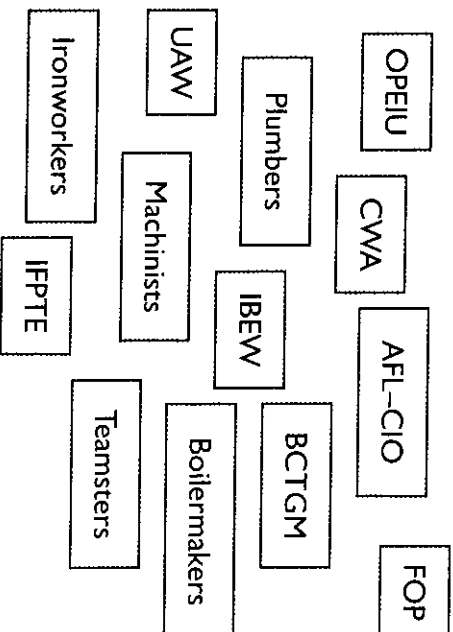
**Based on a PA loan of \$120,000**

Title Insurance Policy	\$963.75	\$963.75
Recording Fees	\$75	\$0
Notary	\$25	\$0
Overnight Fee	\$30	\$0
Endorsement	\$150	\$150
<b>TOTAL</b>	<b>\$1,243.75</b>	<b>\$1,113.75</b>
<b>TOTAL CLOSING COST</b>	<b>\$4,057.50</b>	<b>\$1,263.75</b>

\*No out of pocket expenses

**First Choice Lending**  
**Mortgage Corp.**

*"The workers choice"*



**We work hand-in-hand with all labor unions**

**Call today and utilize your savings**

**\$\$\$**