

# North Carolina Local Heroes Program



## Purchase Your Home with Huge Savings!!!

The North Carolina Local Heroes Program is proud to honor our Local Heroes by offering significant savings on mortgage lending fees and realtor commission rebates to help our local heroes purchase or refinance his or her home.

### Who are our Local Heroes

- Teachers, School Administrators and Support Staff
- University & College Faculty and Staff
- Fire Fighters
- Law Enforcement & Public Safety Officers
- Medical Personnel (EMS & Paramedics, Doctors, Nurses, Dentists, Chiropractors & Administrators and Support staff in the medical field)
- Military (Active duty Reservists, National Guard members & Coast Guard Personnel)
- Military Veterans
- Government and Municipal employees (City, County, State and Federal)
- Non-Profit Organization Employees that serve our communities.

### How much can our Local Heroes save?

#### Zero Bank Fees:

- Free and Fast Pre-Qualification
- Zero Origination Fee
- Processing Fee Waived
- Application Fee waived
- Underwriting Fee Waived
- Credit Report Fee Waived

#### Realtor Commission Rebate:

Receive a realtor commission rebate towards your closing costs at closing when you choose one of our Preferred Realtors as your Buyers Agent.

#### Contact Me to Get Pre-Qualified:





**John Passmore**  
Loan Originator  
NMLS#104710



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Monroe, NC 28110  
Mobile: 336-601-6111  
Office: 336-601-6111  
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#### Contact Your Preferred Realtor:





**Cheryl Redfearn**  
450 West Hanes Mill Road, Suite 236  
Winston-Salem, NC 27105  
Office: 337-355-8910  
Mobile: 336-408-1561  
[cheryl@hrphomes.com](mailto:cheryl@hrphomes.com)

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