



200 Cedar Ridge Drive, Suite 202E  
Pittsburgh, Pa 15205

Title: **Mortgage Discount Program**  
Category: **University of New Hampshire  
Employee Discounts**

Start Date: Start Date: 1/1/2006 End Date: 12/30/2008

Product or Service: American Property Capital  
Employee Mortgage Discount Program

What is the discount? Mortgage rates offered through this program will beat any written quote and will be the best rate available through our network of lenders for all mortgage products based on the applicants individual situation and ability to borrow.

Who can buy? Any current or retired UNH Employee

Where is the discount valid? Currently available Nationwide

How to buy: Phone 866-543-3939 and mention that you are a UNH Employee and part of the Employee Mortgage Discount Program or logon to [www.APCIncorporated.com](http://www.APCIncorporated.com), go to the Loan Inquiry page and enter your information then put UNH Employee in the comments section.

Customer Service Contact: Jim Stussy  
Phone: 412-920-4761  
Email: [jstussy@apcincorporated.com](mailto:jstussy@apcincorporated.com)

Additional Remarks: Some borrowers may qualify for the Fast N Easy program, which is, reduced documentation (W-2's, bank statements, etc.). Additionally, some borrowers may qualify for an Appraisal Waiver, which will save additional time and the cost for an appraisal.

In most cases, loan approval is given within 24 hours of application but can be given immediately if qualified. Employees will enjoy accelerated closings, 24 hour underwriting along with the reduced costs as a UNH Employee. Our commitment is to getting the borrower the best deal that their ability to borrow allows. We will recommend alternatives depending on the borrowers individual situation if warranted.