



**Take advantage of today's low rates  
with HIT HOME's special refinance programs  
for AFL-CIO Affiliated Union Members.**

The AFL-CIO Housing Investment Trust (HIT) and Countrywide Home Loans have teamed up to create the HIT HOME loan program, designed to make your next home loan easier and more affordable.

By refinancing your home loan through this exclusive union program, you may be able to save on your total interest payments by reducing the term of your loan, lower your monthly payments, or tap into the equity that you have in your home right now. Even refinancing with no out-of-pocket costs could be an option to you.

Plus, if you are a member of an AFL-CIO affiliated union, you can take advantage of exclusive money-saving benefits.

- Closing cost credits for a **free appraisal and free credit report.\***
- Flexible payment schedules through the Working Family Mortgage, to shorten the length of your loan and **save thousands of dollars in interest.**

If you currently have an FHA or VA loan, or are a current Countrywide customer, special low down payment programs which require very little paperwork are also available.

Interested? Call **866-HIT-HOME**, log on to **www.hithome.org**, or visit your local Countrywide branch today.

Please have your local union name and number available.  
Representates Bilingües



**AFL-CIO Housing Investment Trust  
Countrywide Home Loans**

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