

**Employee Benefit Program**  
**“Your Free Guide to Mortgage Savings”**

**William Paterson University Employee Benefits:**

- Up to 35% reduction in closing costs.
- Complimentary Financial Analysis.
- Competitive Interest Rates.
- AMS Mortgage Services provides full disclosure of the mortgage process and looks out for the best interest of the employee.
- We pride ourselves on being there for the client before, during and after the transaction.

**AMS**  
Established in 1992

**MORTGAGE  
SERVICES, INC.**



**Employee Benefit Program**  
**“Your Free Guide to Mortgage Savings”**

**About AMS:**

- Established 1992
- Residential, government and commercial loan products
- Specialize in FHA, conventional, VA, non warrantable, 203K
- Loan programs for credit scores as low as 580
- Over 10,000 customers served
- Se habla español

**Employee Benefit Program Coordinator:**

**Rocco Rinaldi**

**(W) 973-276-1226 ext 21**

**(C) 201-403-0738**

**E-mail: [rrinaldi@amsmtg.com](mailto:rrinaldi@amsmtg.com)**

**Company website: [www.amsmtg.com](http://www.amsmtg.com)**

**AMS**  
Established in 1992

**MORTGAGE  
SERVICES, INC.**

