



Will You Marry Me?

Choosing the right mortgage broker is the second most important commitment you'll ever make. It's a decision that affects both the monthly maintenance and the market value of every shareholder's apartment. Your building's whole future is riding on it. Which is why you want a broker who is skilled, honest, and effective. A broker who'll get you the very best terms at the lowest possible cost and not romance you into compromising situations. Give me a ring and we'll make plans.

Call
PATRICK NILAND
Mortgage Expert for the Co-op Community
for a no-obligation consultation.



FIRST FUNDING



Rates Vary... and so do Lenders!

All lenders are not created equal.
But no two co-ops are the same either.

Which is why First Funding
is the best source for your
next underlying mortgage.

Our loan specialists have constant
contact with every major lender and
know well what each one will do.

We also take the time to really
understand your co-op.

Only then do we match the right
lender to your special situation.

So, if you're shopping for a
new underlying mortgage,
call First Funding.

Anyone else is just not the same.

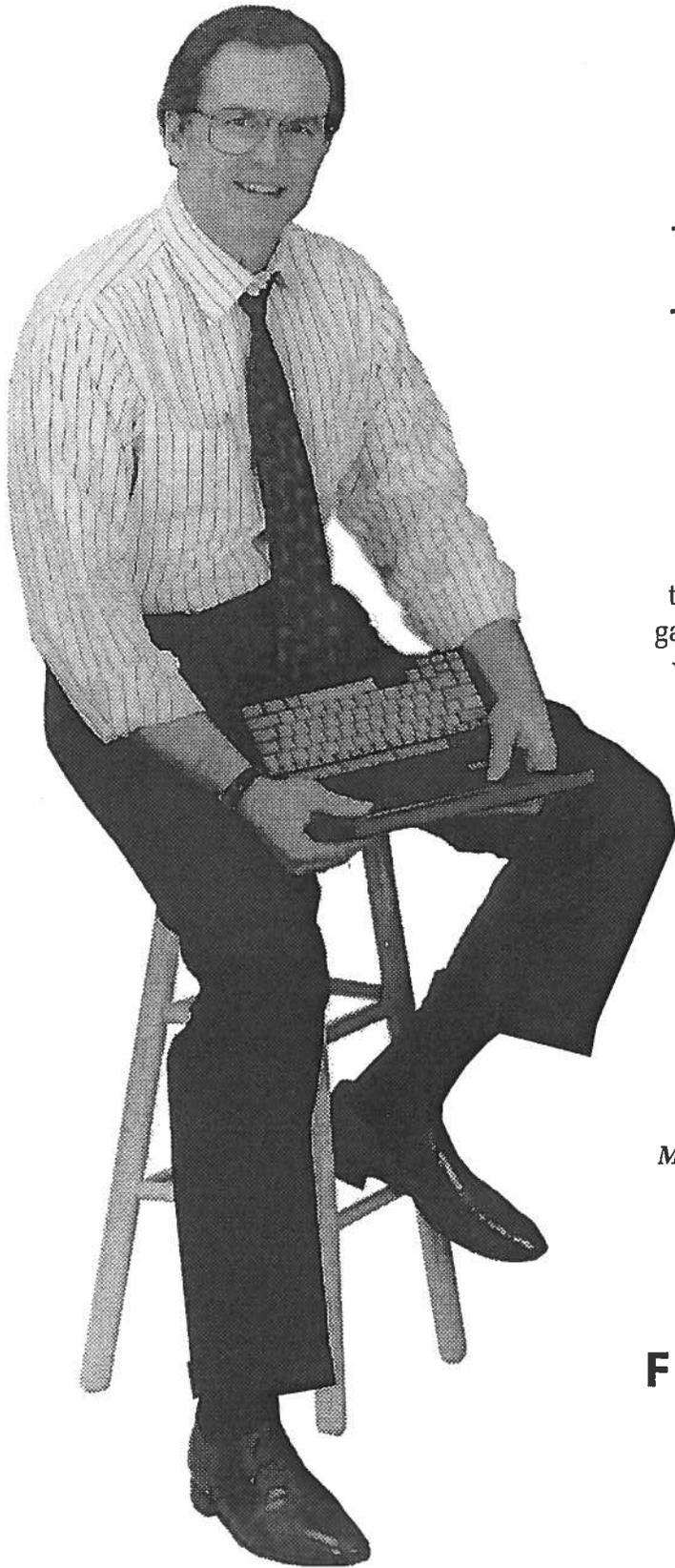
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Rates Vary... But Our Performance Doesn't!

Whether you need \$100,000 for a brownstone co-op in Park Slope, or \$1,300,000 for a doorman building on the Upper East Side, or \$10,000,000 for a garden apartment complex in Westchester, we roll up our sleeves and get to work.

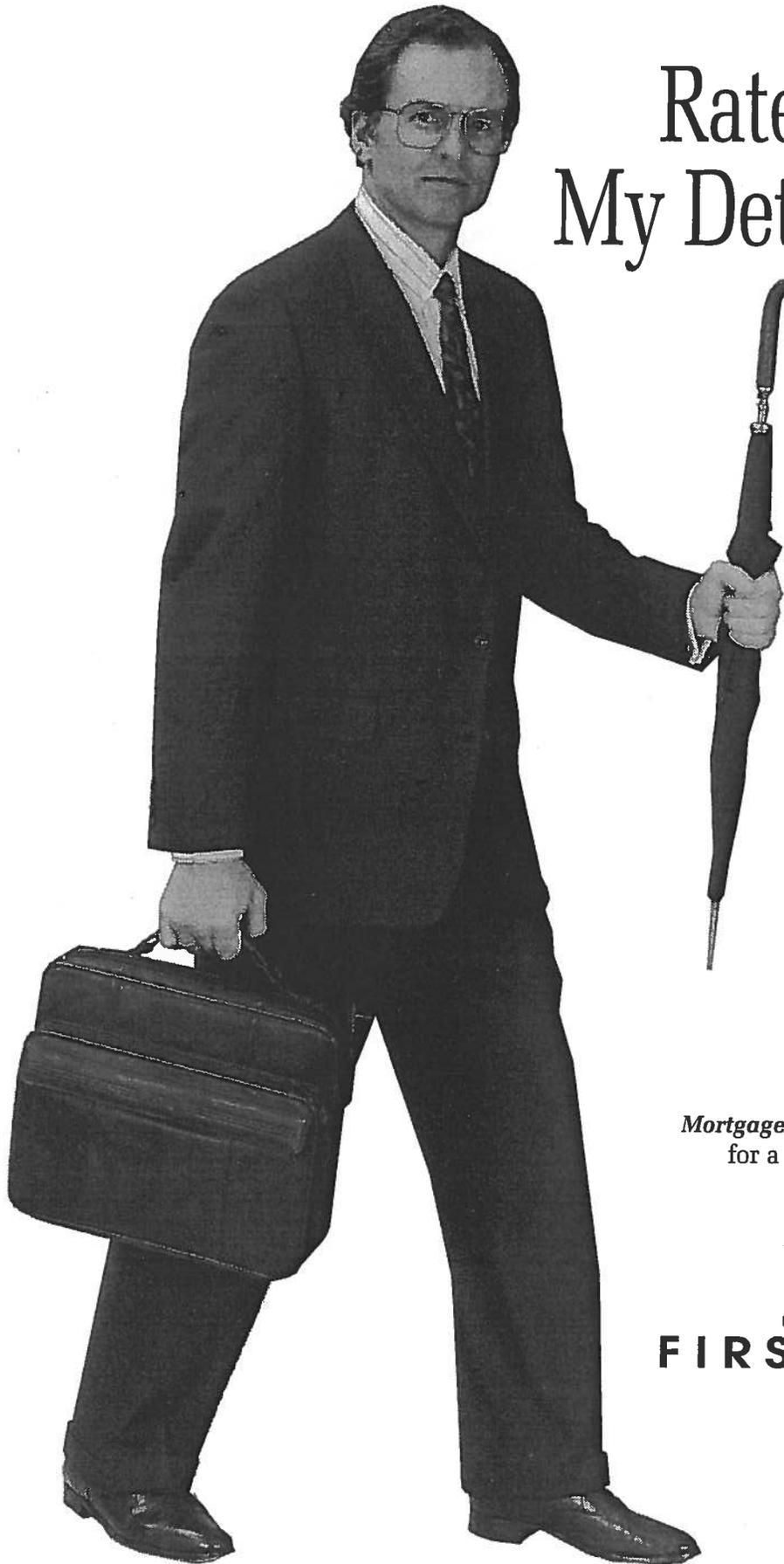
Because we know that, whatever the amount, it's real money to you.

That's why we scour the market to find the rate and terms that work best for your special situation. And then we stay on top of every detail until your new loan is closed. So don't worry that you may be too small or too big. At First Funding, you're just right.

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Rates Vary... My Determination Doesn't!

Most co-ops are determined to get the best deal on their new underlying mortgage. Not all of them succeed. But, at First Funding, we go the extra mile to make sure that our clients get the very best terms available. Our daily contact with lenders keeps us abreast of changing rates and helps us uncover new sources. And our thorough analysis helps lenders understand your co-op's special situation. So, if you need a new underlying mortgage, put our skill and determination to work for you.

Call First Funding.
"Where YOU come first"

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FIRST FUNDING



Rates Vary... But My Promise Doesn't!

If I can't save you more
than my fee on your next
underlying mortgage,
I'll help you for *free*.

That's right.

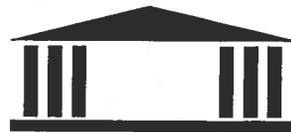
Free. Zip. Nada.

And either way,
I'll use my twenty-some
years of finance and
real estate experience
to get you the most money,
on the best terms,
at the lowest cost.
That's my promise.
So, what have you
got to lose?
Even the call is *free*.

Call

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FIRST FUNDING

WHEN IS
8%
BETTER THAN
7½ ?



When your 8% loan has no points or a longer amortization schedule. When your lender gives a credit line or allows secondary financing. When your prepayment terms are better. These things can radically alter your monthly payment and the total cost of your new loan. In fact, the non-interest rate items can cost you many times what you think you saved on some "lower" rate. So when you shop for a new loan, compare *all* the terms. Better yet, compare them with someone who knows what to look for.



FIRST FUNDING

Patrick Niland Mortgage Broker To The Co-op Industry

WOULD YOU LET A
PLUMBER
DO YOUR
BY-PASS?



Of course not. So why trust an amateur to negotiate your next underlying mortgage? The risks are just as great. Especially now when confused economics and market complexity require such skilled attention to details. Things like paying too high a rate, prepayment penalties, escrows for building repairs or sponsor negatives, environmental issues, and more. So the next time you're thinking of doing it on the cheap, think of this—it could cost you your life.



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Patrick Niland Mortgage Broker To The Co-op Industry

RATES ARE

GOING UP

WHAT ARE YOU GOING TO DO NOW?

Stop obsessing about lost refinancing opportunities and focus on things you can still do something about—like getting the best professional help. With rates going up everyday, refinancing an underlying mortgage is tough. More than ever, you need all the advantages that experience, dedication and absolute integrity bring to your co-op's refinancing. No matter how high rates go, one thing is certain. It's not going to get any easier. Call Patrick Niland at First Funding today.



FIRST FUNDING

PATRICK NILAND Investment Banker To The Co-op Industry 800-777-4422