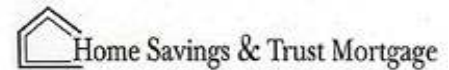




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Introducing our Veteran's Appreciation Package!

The Patrick Cunningham Team at Home Savings and Trust Mortgage is proud to announce our Veteran's Appreciation Package. We are industry leading experts in dealing with the Veterans Affairs home loan benefit and we are thrilled to have many clients that have used the benefit to purchase a home of their dreams. To show our appreciation for your service as well as the other men and woman serving our nation, we will be making a donation to the Wounded Warriors Project in the Veterans honor for every VA home loan that we fund.

We will also be teaming up with local businesses that serve the home purchase market. As a group, we will be offering Veterans discounts on many of the services used when purchasing and caring for your home.

Thank you for your service to our country and for allowing my team to be a part of your home purchase or refinance transaction.

Sincerely,

Patrick Cunningham

