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**To the entire staff of FISD:**

**As a special thank you to the entire staff of FISD, I am offering a \$500.00 credit toward closing costs of either purchase financing or refinancing of your home loan. In addition, I vow to provide the very best service, information, rate and terms available. I pride myself with constant communication and connections with all involved in the process of buying or refinancing your home.**

**Several teachers with FISD have already taken advantage of the mortgage services I provide, who is the next home-owner? Let me put my experience and knowledge to work for you!**

**Call, text or email – I am here to serve!**

Thank you,

*Robert (Bobby) Massicott*

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This is not a commitment to make a loan. Loans are subject to borrower qualifications, including income, property evaluation, sufficient equity in the home to meet LTV requirements for refinances, and final credit approval. Not all applicants will qualify. Approvals are subject to underwriting guidelines, interest rates, and program guidelines. Approvals are subject to change without notice based on applicant's eligibility and market conditions. Geneva Financial LLC is not acting on behalf of or at the direction of HUD/FHA or the Federal Government. Geneva Financial LLC is approved to participate in FHA programs but the products and services performed by Geneva Financial LLC are not coming directly from HUD or FHA. Geneva Financial LLC NMLS #42056 is an Equal Opportunity Lender and Equal Housing Lender. 180 S. Arizona Ave., Ste. 310 Chandler, AZ 85225. 1-888-889-0009. AZ BK #0910215

