



NATCA Member Finds a Home of His Own At Last

It took 14 years of working hard and saving his money in a studio apartment for Kenneth Bosket of Queens, N.Y., and NATCA Region X Spectrum Engineering Group, to buy his own place. When the time was finally right, Bosket made sure the mortgage was, too — and chose the Union Plus Mortgage program, with financing provided by Wells Fargo Home Mortgage, which awarded him \$500 as a First Time Home Buyer.

Fourteen years is a long time to wait, but Bosket is a man of unusual discipline and focus.

“I was born in the projects and I know what it means to work hard,” he says. “I worked my way through community college; then I chose jobs that offered tuition programs so I could get my Master’s Degree in engineering.”

Along the way, one of the best career choices Bosket made was joining the union. “I’m not only a NATCA member, I’m a NATCA representative, too,” says Bosket, a 10-year Union member. “I believe in the Union because NATCA stands up for working people.”

One of the benefits of being a union member is the opportunity to purchase a home with the Union Plus Mortgage program. A union mortgage means more than just getting a great rate; it also means protection in the event of strike, lockout, layoff, or disability, as well as special benefits such as a \$500 My Mortgage GiftSM award card from Wells Fargo Home Mortgage.* In addition, it comes with the opportunity to earn a \$500 First-Time Home Award from Union Plus for qualifying union members.

“I did the research,” he says. “I went online and looked into programs that offered benefits for union members. And I went with Union Plus.”

Bosket would soon find out, however, that saving his money and finding a mortgage was only half the battle. For a year, he found homes he liked, only to lose out to individuals and companies making cash offers.

“I had the door slammed in my face more times than I could count,” he says. “You have to be strong and determined when you’re buying a house.”

Fortunately, Bosket was both. Eventually he found a place he liked and his offer was accepted.

“I knew there was something out there for me,” he says. “My mindset always was that I’d get part of the American dream.”

For Bosket, the dream has finally come true. After 14 years of renting, he has a place he can call his own — one that’s also an investment in his future. The \$500 First Time Home Award from Union Plus?

“That went straight to a new bedroom set,” he laughs.

The Union Plus Mortgage program, with financing provided by Wells

Fargo Home Mortgage, has provided \$43.6 billion in mortgages to help more than 200,000 union members and their families buy or refinance a home. It is packed with unique benefits tailored to meet the needs of active or retired union members, as well as their parents and children, who want to buy or refinance a home. Union members who are first-time buyers even have the opportunity to receive a \$500 First-Time Home Award from Union Plus.



Some of the other benefits of the Union Plus Mortgage program include:

- **Hardship Assistance** – Union Plus Mortgage Assistance helps members and their families who are unemployed, recently disabled, on strike, or locked out make their mortgage payments with interest-free loans and grants. Mortgage Assistance has provided almost \$10 million to help members keep their loans current and stay in their homes.
- **Award Card** – Union members and their families may receive a \$500 Wells Fargo My Mortgage GiftSM award card after closing on a purchase or refinance loan*.
- **Incentive for First-Time Home Buyers** – Union members who are first-time buyers can apply for a \$500 First-Time Home Award from Union Plus. Active or retired union members who used the Union Plus Mortgage program to purchase their first home are eligible to apply. They simply need to fill out an application and provide a short, written description of their Union Plus Mortgage program experience and why home ownership matters.

To learn more about the Union Plus Mortgage program, please visit UnionPlus.org/Mortgage.

And if you have a home to buy or sell, look into Union Plus Real Estate Services, which provides discounts to union families, over 6,000 experienced, pre-screened agents nationwide, and even offers a cash-back rebate program, available in most states.

Your union and Union Plus are looking out for you. To find out more about all the benefits and discounts for which you’re eligible, please visit natcabenefits.com.