



King of Prussia Vol. Fire Co.

Trying to make the decision between VFS Inc. & your local bank for your building project?? Consider this...

- How many firehouse projects has your local bank financed? **We are proud to have worked on over 85 firehouse projects** and have great expertise in this field. Check out the list of fire companies on our website, www.firefinancing.com.
- Look at the annual payments – not just the rate. What are your local bank's annual payments and are they due one year from signing?
- The required public hearing notice in your local newspaper and the legal opinion for both the Tax Exempt and the PEMA loans are taken care of for the Fire Co. at no charge. If your local bank does not require a public hearing, then they are not familiar with the IRS requirements on Tax Exempt lending and your Fire Company could find itself in serious trouble.
- Will your local bank prepare all of the paperwork for the PEMA 2% loan?? Our rate includes all PEMA loan application work. This will save you a lot of time, trouble, and money.
- Are there any application fees or points on the bank loan? There are none with VFS Inc. We will put this in writing.
- Compare our closing cost to what the bank offers. We work with a select appraisal & phase I company that keep their fees low to work with us. They are professional and produce an excellent & thorough report.
- We will complete the State DCED Grant forms for a grant. Several of our building project clients have received up to \$100,000.



