



A Division of First Federal Bank

## Mortgage Products and Services to Meet Your Needs.

**Special Offer to Purfoy Place Homebuyers**  
**First Federal will pay up to \$1,500 toward closing costs!\***

\*\$200,000 minimum loan amount required to receive up to \$1,500 toward closing costs.

### LOANS AVAILABLE

- Loans for purchase or rate and term refinances as well as cash-out refinances
- Primary home, vacation home, or investment/rental property
- Fixed Rate and Adjustable Rate\*\* Programs
- USDA Guaranteed Rural Housing Program Loans
- FHA Loans
- VA Loans
- C/P Conforming and Jumbo Program
- Jumbo Loans
- Portfolio Loans

\*\*APR may increase during the term of the loan. First Federal Mortgage is the mortgage lending division of First Federal Bank.

### MORTGAGE CHECKLIST

You will need the following to process an application:

- Current Photo ID
- Current pay stubs for the past 30-day period
- Signed copies of your personal income tax returns for the past 2 years
- W-2 forms for the past 2 years
- Bank statements for the past 2 months
- Investment account statements for the past 2 months
- Retirement account statements for the past 2 months
- Personal loan account information

**IF YOU CURRENTLY OWN REAL ESTATE, BRING:**

- Mortgage account information
- Home insurance policy information
- Home equity account information

The mortgage lending division of First Federal Bank offers a variety of mortgage loan solutions. We offer conventional loan programs, both Fixed Rate and Adjustable Rate Mortgages (ARM). We originate Federal Housing Administration (FHA), Veterans Administration (VA), and Jumbo Loans. We also offer specialty loans for specific needs. Our individual attention and guidance for every customer makes us a preferred partner for your mortgage lending needs.



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