

The path to the American Dream begins with home ownership.

Let's pave the way.



Fixed Rate Mortgage

- A good choice if you plan to keep your home for a long period of time or would like the security of a fixed monthly payment
- Repayment terms to fit your budget
- The interest rate never changes during the life of the loan.
- Monthly principal and interest payments remain constant during the life of the loan.
- Multiple down payment options are available.

First-time Home Buyer

- Low or no down payment required
- Tax credit advantages
- Down payment assistance options

FHA, VA, Rural Housing and Local Bond Loans

- Easier qualification requirements
- Low or no down payment requirements

Great Rates!

It's not too late to get a great rate on your mortgage. Contact a local First Bank Mortgage Home Loan Advisor today for our most current low rate and to find out about available home buyer discounts.

Request Pre-Approval

Log onto www.first.bank/mortgage or call us at 800-876-5566.

New Home Purchase

- Various fixed and adjustable rate options
- Construction Loans
- Loans for 1-4 unit family residences
- Loans for rental and vacation properties

Refinance Existing Mortgage

- Take advantage of lower interest rates to reduce your monthly payments
- Use the equity in your home to finance other expenses, such as a college education, or home improvements.



To speak with a loan representative, call **800-876-5566**. We're committed to providing you with the best customer service throughout the entire loan process—from your dreams to your new front door.

Home Equity Loans and Lines of Credit

Put your home to work! Home improvements, debt consolidation, even weddings or vacations are just a few good reasons to use the value in your home as a powerful financial resource.

A fixed rate **Home Equity Loan** provides you with a fixed rate and payments for the life of the loan.

A **Home Equity Line of Credit** allows you to access your available funds at any time with the convenience of a check and has variable rate and fixed rate options.

Establishing a Home Equity Line of Credit or Loan is easy and may provide you with valuable tax benefits. Consult your tax advisor for details. To speak with a loan representative about Home Equity products, contact your local First Bank office or call 1-800-760-BANK (2265).



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Wealth Management
Mortgage
Personal Banking
Business Banking

NMLSID: 551928

www.first.bank/mortgage

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