

# 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](http://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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[www.first.bank/mortgage](http://www.first.bank/mortgage)

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