

# \$700 LENDER CREDIT\* FOR YOUR SERVICE TO THE COMMUNITY

As a thank you to the police officers who protect the public every day, The Federal Savings Bank is offering a lender credit to help you achieve the dream of homeownership.

You're committed to protecting and serving us. We're committed to serving you.

#### **PROGRAMS AVAILABLE:**

- » Veterans Affairs (VA)
- » Federal Housing Administration (FHA)
- » FHA 203k
- » Renovation
- » Construction
- » Investment
- » Reverse Mortgage<sup>1</sup>
- » Refinance
- » Debt-Service Coverage Ratio (DSCR)
- » Express Loan Approval
- » More!

### Ready to explore your home financing options? Get in touch today!

Subject to credit approval. Terms and conditions may apply. Subject to VA eligibility requirements. Property insurance is required on all loans secured by property. Eligibility requirements apply. Home Equity Conversion Mortgage (Reverse Mortgage) counseling is required. Subject to credit and income approval. You must occupy the residence as your primary home. You must continue to pay for property taxes, insurance payments, homeowners association fee, home maintenance costs, and other fees as required. You must have significant cash available for the down payment. The balance of the loan grows over time and interest is charged on the balance. The loan becomes payable when the last borrower on eligible non-borrowing spouse passes away, sells the home, permanently moves out, defaults on taxes, insurance, or maintenance, or otherwise does not comply with the loan terms. \*Closing cost credit available through The Federal Savings Bank with Margoth Castilla as the mortgage banker. Application must close and fund no later than December 3Ist, 2025. Purchase and refinance loans available. FHA, VA, & Conventional loan options available. The Federal Savings Bank lends in all 50 states. Other restrictions may apply.



#### **MARGOTH CASTILLA**

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\$700 Lender Credit

## in Recognition For Your Service To The Community!

Federal Savings Bank supports the police officers who protect the public every day.

## You are committed to protecting and serving our communities...

# We are committed to assisting you in achieving your goals.

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- FHA 203k
- Renovation

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