

FirstBank's Payment Minimizer

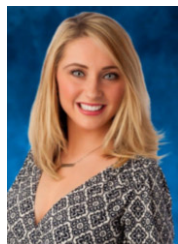
WITH INTEGRATED MORTGAGE INSURANCE



Our Payment Minimizer provides you savings!

Lower your overall mortgage costs with our integrated mortgage insurance program.

- **Fixed and Adjustable rate mortgage programs**
- **Purchase and Refinance Transactions**
- **Credit scores as low as 620 allowed**
- **Loan amounts up to \$990k available**
- **Primary, Second Homes, and Investment properties allowed**
- **Down payments as low as 3%**
- **Eligible to use with down payment programs**



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www.FBMortgageLoans.com
NMLS: 1106850



Example 1

Loan Amount: \$175,000
Loan Term: 30 Year Loan
Credit Score: 720
Loan to Value: 92%

**Total Savings with
FirstBank's Payment
Minimizer:**

\$2,467.50

(vs. standard fixed rate loan)

Example 2

Loan Amount: \$180,000
Loan Term: 30 Year Loan
Credit Score: 680
Loan to Value: 97%

**Total Savings with
FirstBank's Payment
Minimizer:**

\$1,890.00

(vs. standard fixed rate loan)



Application is required and subject to underwriting. Not all applicants are approved. Full documentation and property insurance required. Loan secured by a lien against your property. Fees and charges apply and may vary by product and state. Terms, conditions and restrictions apply, so call for details. FirstBank Mortgage provides a variety of loan products with different rates, payments and fees. All loans are subject to credit approval. Figures mentioned in examples are estimates. Consult your mortgage banker for exact savings. Area eligibility requirements apply for loan amounts over \$453,100. Products and services offered by FirstBank. FirstBank Mortgage is a division of FirstBank. FirstBank Institution NMLS ID 472433.

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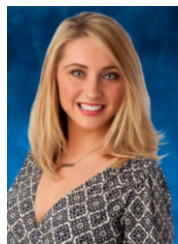
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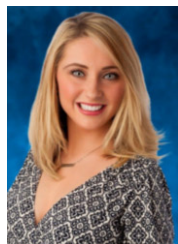
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