



Early Approval

Lock in today's low rates, even before you find a house.

Getting preapproved for a mortgage is a big advantage.

Getting preapproved with Third Federal's Early Approval program is even bigger. With Early Approval, your rate is locked at preapproval—so even if rates go up while you're looking for the perfect house, you're protected. And, for a limited time, pay \$0 in closing costs!

RATES LOCKED AT PREAPPROVAL • \$0 CLOSING COSTS • NO PMI WITH 15% DOWN

Lock your rate before rates go up!

Third Federal is the only lender that locks today's rates at preapproval – before you sign a purchase contract or even find a new home. Only Third Federal locks your rate so early in the process, protecting you if rates go back up again while you're looking for a house. And, if rates happen to decrease, you get the lower rate just by asking.

Plus, at Third Federal, we guarantee you the lowest purchase rate. If you happen to find a lower rate than ours, we'll beat it or pay you \$1,000.

Save thousands over the life of your loan.

Just a ½% difference in rates could cost you an extra \$19,700 over the life of your loan!

With most lenders, rates can increase any time prior to signing your purchase contract—possibly even several times. Not at Third Federal—your rate is locked for 60 days, saving you thousands over the life of your loan.

Your loan commitment is good for a full six months.

With Early Approval, your fully-underwritten loan approval is good for a full six months, so it will last the entire home buying season. Even if it takes you longer than planned to find the perfect house, there is no need for additional credit checks or income verification.

Third Federal pays all closing costs.

Once you find the perfect home, pay \$0 in closing costs. It's true! Third Federal pays all closing cost including appraisal fees, settlement fees, credit report fees, title insurance fees and recording fees.

It's easy and free to sign up! Apply in minutes online, over the phone or at a branch.



1-800-THIRD-FED
800-844-7333

ThirdFederal®
SAVINGS & LOAN

thirdfederal.com

Member
FDIC

¹Rate lock renews automatically to current rate after 60 days, or anytime upon request. ²\$0 closing costs on low cost mortgages. \$295 discount on costed mortgages. Preapproval rate lock begins at the time of preapproval application. Borrowers responsible for homeowners insurance, real estate taxes and prepaid interest.

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