



First Time Homebuyer Program

Buying your first home shouldn't be about hidden fees, extra costs, or large down payment requirements.

At Third Federal, we believe first time homebuyers are entitled to the best mortgage options without all the extras. As a first time homebuyer, you can put as little as 5% down without paying mortgage insurance! Plus, you'll get:

- **No PMI** – with as little as 5% down. This will save you about \$3,300.
- **Rate Locked at Preapproval** – only Third Federal locks your rate at preapproval, protecting you if rates increase while you're looking for a house.
- **\$750 Off Closing Costs*** – Third Federal will give you \$750 off closing costs for being a first time homebuyer!
- **First Time Homebuyer Counselors** – our experts will walk you step by step through the home buying process.
- **Guaranteed Lowest Rate** – If you find a lower rate, we'll beat it or give you \$1,000.

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

ThirdFederal®
SAVINGS & LOAN

thirdfederal.com

Available for owner-occupied primary residence. Program is not eligible on refinances, construction loans, extended rate locks, Home Equity Lines and Loans, Bridge Loans, or down payment assistance loans. EXAMPLE: A \$250,000 30 year Fixed Rate Mortgage, 0 points, at 3.09% APR with PMI is \$1,140.14 versus a 30 year Fixed Rate Mortgage, 0 points, at 3.34% APR with no PMI is \$1,100.40. Savings over seven years is \$3,338.09. *Maximum \$295 closing cost discount on low cost loan. Program features are subject to change at any time. See complete rules and conditions at www.thirdfederal.com.

