

Make holiday dreams
come true.



Our
expert loan
consultants
can help.

Call us today at
(800) 311-3328.
Apply online at
www.fiscal.org



Fiscal Credit Union
The Bridge to Your Future

Dreaming of a remodeled kitchen or bath?

Sample Mortgage Loan Options

Term	Loan Amount	Rate
30-Year Fixed	\$240,000	4.625%
	PITI Payment \$1,617	4.880% APR * \$60,000 Down payment \$9,336 Closing costs

Term	Loan Amount	Rate
30-Year Fixed FHA	\$289,500	4.625%
	PITI Payment \$2,019	5.347% APR ** \$10,500 Down payment \$18,883 Closing costs

We can help you make dreams come true this year. Our refinancing options can make your dream home a reality.

To learn more about refinancing, talk to one of our friendly and knowledgeable loan consultants today at **(800) 311-3328** or visit us at **www.fiscal.org**. Ask about FHA programs.



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The Bridge to Your Future

*Rates and pricing as of November 8, 2009 and are subject to change without notice. APR=Annual Percentage Rate. First Mortgage loans are processed by CUSO Mortgage, Inc. under contract with Fiscal Credit Union to provide mortgage services. APRs are based on \$240,000.00 loan amount with 20% down, 2.000% loan discount points, and a purchase price of \$300,000. 30-year fixed term at 360 payments of \$1,234. Credit on approval. Terms are subject to change without notice. Not a commitment to lend. Call for details.
**Rates and pricing as of November 8, 2009 and are subject to change without notice. APR=Annual Percentage Rate. First Mortgage loans are processed by CUSO Mortgage, Inc. under contract with Fiscal Credit Union to provide mortgage services. APRs are based on \$289,500.00 loan amount with 3.5% down, 2.000% loan discount points, and a purchase price of \$300,000. 30-year fixed FHA term at 360 payments of \$1,488. Credit on approval. Terms are subject to change without notice. Not a commitment to lend. Call for details.

CUSO Mortgage, Inc. is licensed by the California Department of Corporations under the California Residential Mortgage Lending Act – License Number 413-0584

