

Your first home:
as special to us
as it is to you.



Let us make your
first mortgage
your best one.

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



Fiscal Credit Union
The Bridge to Your Future

Purchase • Refinance • FHA Available

It's a keeper!

Sample Mortgage Loan Options \$300,000 Purchase

Term	Loan Amount	Rate
30-Year Fixed	\$240,000	4.375%
	PITI Payment \$1,582	4.501% APR* \$60,000 Down payment \$ 7,431 Closing costs

Term	Loan Amount	Rate
30-Year Fixed FHA	\$289,500	4.375%
	PITI Payment \$1,976	5.091% APR** \$10,500 Down payment \$16,711 Closing costs

We offer home loan options especially designed for first-time buyers. If you need to refinance an existing mortgage, we can help. That's because we're here to serve YOU!

Our friendly loan consultants can help you choose the right options and guide you through the home loan process. Call us today at 800-311-3328 or visit us at www.fiscal.org. Ask about our FHA programs.



*Rates and pricing as of July 12, 2010 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, 1.000% loan discount points, and a purchase price of \$300,000. 30-year fixed term at 360 PITI payments of \$1,582. Credit on approval. Terms are subject to change without notice. Not a commitment to lend. Call for details.

**Rates and pricing as of July 12, 2010 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, 1.000% loan discount points, and a purchase price of \$300,000. 30-year fixed FHA term at 360 PITI payments of \$1,976. 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.
NMLS ID 226752

