# PREMIER PORTFOLIO 10/1 ARM LOAN PROGRAM FOR PURCHASE OR REFINANCE

**First Federal Savings Bank offers this program to those borrowers that would like a loan option for a purchase, no cash out refinance or cash out refinance.**

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- Avoid secondary market fees or rate bumps on "non-standard" properties to keep closing costs as low as possible.

- Program may be used with the No Point No Fee Program, where First Federal Savings Bank pays for standard closing costs.

**Ideal For:**

- Investment Properties
- Condominiums
- Second Homes
- Borrowers whose income and/or property type does not meet standard conforming loan guidelines*

APPLY ONLINE NOW AT
**WENDYMCCLELLAN.COM**

*Borrowers must meet underwriting and loan program guidelines. NMLS#399927 Equal Housing Lender. Member FDIC.

First Federal Savings Bank

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