

Let us H.E.L.P. you get your new home!

The Federal Savings Bank is proud to announce our **Home Express Loan Purchase Program!** Getting your file underwritten early in the loan process allows you to shop for a home without worry of loan approval. When you do find the home you want, our Home Express Loan Purchase Program will allow you to provide a stronger offer and close on a home quicker!

Here are the benefits of a fully underwritten file:

Peace of Mind – Having the file pre-underwritten early in the process relieves the stress of wondering if the loan will be approved. Having the loan commitment in hand allows the buyer to go out and enjoy the house shopping experience without worry. It provides peace of mind for Realtors, attorneys, and the seller when everyone knows the buyer's financing is already in place.

Can Close More Quickly – Because your credit, asset, and income has already been reviewed by underwriting, we only need five property specific items to get the clear-to-close:

- Fully executed sales contract
- Title
- Appraisal
- Flood Certification
- Re-verification of all documents provided

Bargaining Leverage – Your offer will be accompanied by a loan commitment rather than a pre-approval letter. This makes a much stronger offer than others will be making. Sellers want to know they are negotiating with a strong buyer who can offer a quick close. In our experience, having a mortgage commitment helps the buyer settle on a lower purchase price.



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THE FEDERAL SAVINGS BANK



Rebuilding America, One Home Loan at a Time



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