

# We are ready to lend a hand

First Federal Savings Bank is a leader in home financing in our community. We offer in-house expertise in processing, closing and servicing real estate loans. Whether you're buying, building or exploring other home loan options, we're ready to help.

## Locations

633 La Salle Street, Ottawa  
(815) 434-3500

433 W. Main Street, Ottawa  
(815) 434-2193

1600 38th Street, Peru  
(815) 224-3100

137 S. Main Street, Walnut  
(815) 379-2113

124 E. Main Street, Morris  
(815) 942-8100

801 W. Jefferson Street, Shorewood  
(815) 744-3300

325 S. Randall Road, Elgin  
(847) 468-9100

475 3rd Street, La Salle  
(815) 224-4400

1205 Washington Street, Mendota  
(815) 539-6757

8 Danny's Drive, Streator  
(815) 672-0550

111 E. Main Street, Amboy  
(815) 857-3638

701 First Avenue, Rock Falls  
(815) 626-9292

[www.ffsbweb.com](http://www.ffsbweb.com)

# Home Loan Programs



 **FIRST FEDERAL**  
SAVINGS BANK  
*Banking for Life<sup>SM</sup>*

[www.ffsbweb.com](http://www.ffsbweb.com)



All loans are subject to credit and underwriting approval. Certain fees and restrictions may apply, or other credit terms and conditions may apply.

# Committed to Homeownership in Our Community for over 125 Years

## APPLYING IS EASY!

We want to make the financing process as simple and convenient as possible. Our dedicated and experienced loan officers will walk you through the rates, terms and options. We can complete your application with you in-house, or when you're ready to apply, securely submit your application online. With the online process, you'll be able to sign documents electronically and stay informed of the status of your application – all while saving time and money. Our loan officers have personal web pages to receive applications. See the attached business card for the loan officer's information.



## BUYING

Whether you're a first-time buyer or a real estate pro, we have a variety of home loans to suit your family's needs, including:

- Competitive fixed- and adjustable-rate mortgages
- Portfolio and secondary market loans
- FHA, VA and USDA programs



## BUILDING

We offer loan programs specifically designed for new home construction, with two options to choose from to match your building plans.



### In-House Construction/Permanent Loans

You own the lot and finance the construction of the home.

### End Loans

The builder owns the lot, and you purchase the home when complete. We are a leader in new home financing in our communities.

## REFINANCING

Refinancing is a good option for:

- Lowering your interest rate/shortening your loan term
- Borrowing additional funds (known as a cash out)
- Consolidating debt
- Changing your loan program (i.e., from adjustable rate to fixed rate)

## HOME EQUITY

You can take advantage of the built-up equity in your home for a variety of expenses. Home improvements, debt consolidation and college expenses are just a few examples.

### Home Equity Line of Credit

The flexible option for ongoing or unexpected expenses.

- Draw loan funds simply by writing a check
- Funds can be used and reused, similar to a credit card

### Closed-End Second Mortgage

The stable option for consistent monthly payments.

- Fixed payment amount for a set repayment term
- Low fixed interest rate for the life of the loan

