



# WE DIG HOME LOANS Literally.

**WE DIG OUR CONSTRUCTION MORTGAGE PROGRAM, AND SO DO OUR CUSTOMERS!**

## KEY FEATURES

- Rate lock at application for the life of your loan
- Single close - pay only one set of closing costs
- Interest only payments during construction term
- Automatic conversion to permanent financing
- Loan Officers with Construction Expertise
- Local payouts and servicing

## TESTIMONIALS

*"FLAWLESS!" - Oswego, IL*

*"BEST OF THE BEST!" - Plainfield, IL*

*"Out of the box solutions" - Lake Zurich, IL*

*"Pain free lending experience" - Morris, IL*

*"Very quick and very solid efforts" - Ottawa, IL*

*"A lot of experience with builders." - Naperville, IL*

 **FIRST FEDERAL**  
SAVINGS BANK  
*Banking for Life®*

Testimonials are all quoted from real customers. All loans are subject to credit and underwriting approval. Other fees and restrictions may apply.

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