LOAN VALET® By FIRST FEDERAL SAVINGS BANK

Let First Federal Savings Bank help you celebrate in a new home this holiday season!

- **Request a Consultation:** Connect with an experienced Mortgage Loan Officer to discuss our programs and your homeownership goals.
- **Submit an Application:** Scan the QR code or visit www.ffsbloans.com to start and submit your application through Loan Valet®.
- **Track your Progress:** Just like you track Santa's flight, you can manage your application and track your progress 24/7.
- **Winterproof Lending:** Cozy up with a blanket and your Wi-Fi enabled device, and we will help you take care of the rest!

Our Gift to You This Holiday Season!

To qualify for origination fee waiver, you must apply between 11/15/2021-12/15/2021 and close by 1/15/2022. Waiver applies to home purchases only. Offer has no cash value. All loans are subject to credit and underwriting approval. Other fees and restrictions may apply. Only one waiver per applicant(s) may be used. Loan Valet is a registered trademark of First Federal Savings Bank. Mobile carrier fees may apply.

Member FDIC EQUAL HOUSING LENDER

www.ffsbloans.com