



Whether you're looking for a condo with a view to Forest Park, a family home in Ballwin, or a fabulous estate in Clarkson Valley, First Community can put the keys in your hand with an affordable mortgage loan. And, we can also help you refinance.

Because we live here too, we understand the needs of our members. Our professional experts can help you find the best term and rate to fit your budget. Come see us today, and be home in no time.

Benefits of Choosing First Community

- ★ Competitively low variable and fixed rate
- ★ No junk fees
- ★ \$350 off closing costs with a First Rate Checking Account
- ★ Wide range of terms
- ★ Pre-approval for better buying power
- ★ No pre-payment penalty
- ★ Refinancing available
- ★ Professional, personal service
- ★ Decisions made right here in St. Louis
- ★ Efficient, on-time closings
- ★ Local servicing for life of loan

Mortgage Web Center

First Community Credit Union's Mortgage Web Center gives you the power to research various mortgage products, search for personalized rate quotes and apply for a loan 24 hours a day, 7 days a week.

Apply for your mortgage online from anywhere, at any time!

A unique application is created for you based on your personal situation. This streamlined application means you won't be asked unnecessary, time-consuming questions. We have Frequently Asked Questions on every screen throughout the application. These questions and their answers help take the mysteries out of mortgages. Of course we are always just a phone call away if you need us.

Visit us online today at firstcommunity.mortgagewebcenter.com.

Whether you are ready to apply or just want to research products and rates, we think you'll see the benefits of First Community's Mortgage Web Center.

Mortgage Types

First-Time Home Buyer

This mortgage is designed to meet the needs of the first time home buyer. It has minimal out of pocket costs (prepaid items). This product has no origination fees, no closing costs, no private mortgage insurance (PMI), no down payment requirements and no prepayment penalties. To qualify as a first-time home buyer, the applicant cannot have owned a home or had an ownership interest in a primary residence for the past three years.

The Helper Loan

The Helper Loan is an adjustable rate mortgage designed specially for first-time home buyers. The rate cannot adjust more than 1% at each adjustment and no more than 5% over the life of the loan. First Community will even pay for your closing costs! This is a great product for first-time home buyers looking to get into their first home with little out-of-pocket costs.

Land Loans

First Community will finance the acquisition of land or refinance a land loan whether you intend to build a home or just invest. Land loans have a variety of terms available.

Adjustable Rate Mortgages (ARMs)

First Community offers adjustable rate mortgages that provide a lower initial monthly payment and slowly adjust over time. The rate cannot adjust more than 2% at each adjustment and no more than 6% over the life of the loan. Jumbo loan amounts are available and only 10% down is required to avoid Private Mortgage Insurance (PMI).

Fixed Rate Mortgages

The fixed-rate mortgage provides the security of a fixed interest rate for the entire life of the loan. First Community offers a variety of options. We recommend this loan if you plan to stay in your home more than 10 years and want the security of mortgage payments that will not change.

Jumbo Loans

If you need to borrow at least \$417,000 you are considered a 'Jumbo' mortgage. We have adjustable and fixed rates for our Jumbo mortgages. Not everyone offers Jumbo mortgages and our rates are always competitive.

Mortgage Application Checklist

Your mortgage application process will go faster if you have the following information available when you call, visit a branch or apply online.

- ★ One month of pay stubs
- ★ 2 years of W-2 forms
- ★ 2 months of bank account statements
- ★ Estimate of funds available for down payment
- ★ Your estimate of maximum monthly mortgage payment you can make

Apply Anytime Night or Day!

Telephone Numbers

636-728-3380 or 888-642-7969

Visit Us Online

www.firstcommunity.com

Hours

Monday – Friday
8 am – 6 pm

Saturday
8:30 am – 12:30 pm

Mortgage Web Center

firstcommunity.mortgagewebcenter.com



*\$1 share deposit required. Must qualify for membership.
All accounts insured up to \$250,000.00 by the
NCUA, National Credit Union Administration, a U.S.
Government Agency. Equal Housing Opportunity Lender.
First Community Credit Union NMLS ID# 684198.*

