

# You've found the **perfect** home



...now let us help you  
get the perfect loan.



Apply online at [www.fiscal.org](http://www.fiscal.org)  
Call **(800) 311-3328**

Our home loan programs offer new homebuyers **great rates and low monthly payments** that will help you realize the dream of homeownership.

### Sample Mortgage Loan Options

Term	Loan Amount	Monthly Payments
3-Year ARM Interest only	\$400,000	As low as \$1,708.33

Term	Loan Amount	Monthly Rate
30-Year Fixed	\$400,000	5.875% 6.065% APR

To find out how your credit union can help you get into the home of your dreams, talk to one of our expert loan consultants 24 hours a day at **(800) 311-3328** or visit us online at **[www.fiscal.org](http://www.fiscal.org)**.



\*Rates and pricing as of May 9, 2007 and are subject to change without notice. APR=Annual percentage rate. First Mortgage loans are processed by CUSO Mortgage under contract with Fiscal Credit Union to provide mortgage services. APRs are based on \$400,000 loan amount with 20% down, 1,500 points or origination fee. 30 yr fixed term at 360 payments of \$2,366.15 and the 3/1 ARM at the discounted rate of 5.125% with an APR of 7.310%. With this discount payments are \$1,708.33 for the first 3 years of interest only. The rate thereafter is subject to increase or decrease and payments are then based on principal and interest at that time. Credit on approval. Terms are subject to change without notice. Not a commitment to lend. Call for details.