

Seven Reasons Why the FOP Mortgage Program is Right for You

- 1. Endorsed by the Grand Lodge FOP:** Nationwide Advantage Mortgage® and FOP have worked together to offer FOP members quick and easy mortgage solutions that suit every income, every down payment size and a wide-range of credit scores.
- 2. Low Cost Lender:** Nationwide Advantage Mortgage has reduced and eliminated many fees that are typically charged by other lenders. We don't have an application fee, origination fee, and in many cases, an appraisal fee. For some lenders, fees can add up to 5% of the loan amount.
- 3. Best Price Guarantee:** We will "match" a competing lender's base interest rate, points and lender fees (which makes up the Annual Percentage Rate) or we will pay you \$300 after you close your loan with the competing lender. For details, please visit www.FOPAdvantage.com or call 866-816-5143.
- 4. No Down Payment Mortgages:** This is an excellent program for first-time home buyers. With an approved credit profile, you must contribute a minimum of \$500 and have funds available for closing costs. This program also allows the seller to contribute up to 3% towards buyer's closing costs.
- 5. No Private Mortgage Insurance (PMI) on conventional loans:** PMI is insurance that many lenders require home buyers to pay if they put less than 20 percent down on a new home. Nationwide Advantage Mortgage utilizes a Low Down Payment Rate Adjustment (LDPRA) instead of requiring PMI. An adjusted rate helps Nationwide Advantage Mortgage to cover the cost in the event a loan has defaulted, and it works similar to PMI except it often costs less when comparing long-term costs.
- 6. 1-2 Unit Investment Properties:** If you're interested in financing 1-2 unit investment properties, check with Nationwide Advantage Mortgage first. Unlike other lenders, we don't treat these loans as commercial loans with accompanying higher interest rates, points and fees.
- 7. No Predatory Lending:** It's our policy to make sure that all buyers have an equal opportunity to apply for and obtain a mortgage. We don't charge excessive points and fees. We don't provide loans to people who clearly cannot afford to make payments. And, we don't push borrowers to repeatedly refinance a loan in order to collect additional fees.

For more information or to apply today, call: **1-866-816-5143** or visit our website at: FOPAdvantage.com



Nationwide
Advantage Mortgage®

On Your Side®

Loan offered by Nationwide Advantage Mortgage Company, 7760 Office Plaza Drive South, West Des Moines, IA 50266-2336. Nationwide Advantage Mortgage Company has mortgage products available in the District of Columbia and all states except New Jersey. Visit www.FOPAdvantage.com or contact us at 866-816-5143 for a complete list of states. Alabama as Nationwide Advantage Mortgage Company, Inc.; Arizona Licensed Mortgage Banker # BK-0904934; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Georgia Residential Mortgage Licensee #6396; Illinois Residential Mortgage Licensee #M00860, Issued by the Office of Banks and Real Estate, 310 South Michigan Ave., Suite 2130, Chicago, IL 60604, (312) 793-1409; Kansas Licensed Mortgage Company – License #1996-0148; Massachusetts Mortgage Company License #MC 2074; Mississippi Supervised Mortgage Company; Nevada Mortgage Banker, 1701 W. Charleston Blvd., Suite 210, Las Vegas, NV 89102 (702) 408-3398; Licensed by the New Hampshire Banking Department as Nationwide Advantage Mortgage Company, Inc.; Rhode Island Licensed Lender; Virginia State Corporation Commission – License Number MLB-1131. Nationwide Advantage Mortgage, Nationwide Advantage Mortgage with the Nationwide frame design, and On Your Side are federally registered service marks of Nationwide Mutual Insurance Company. Equal Housing Opportunity.

