



**Nationwide**  
**Advantage Mortgage®**

On Your Side®



- No origination fee<sup>1</sup>
- No application fee
- Low down payment programs
- We service 99% of our loans



Dear FOP Member,

You can't pick up a newspaper or turn on the news without hearing about the many changes in the U.S. home market. Nationwide Advantage Mortgage, the mortgage member benefit provider for the FOP, is focused on serving the needs of FOP members.

Whether you're shopping for a home or looking to refinance, call us at 866-816-5143. We value your business, and we will do everything we can to continue earning your trust and confidence.

**Low fees. Low rates.**

We don't charge an origination fee<sup>1</sup>, and our lender fees are lower than many of our competitors. Let us help you review our fees and rates, and you'll quickly understand that we're not taking anyone for granted.

**Best Price Guarantee.**

All of our rate offers are backed with a Best Price Guarantee. We'll meet or beat any competitor's loan offer, or we'll pay you \$300.<sup>2</sup>

We can explain what the current situation means to you and help you determine the right move to make. Of course calling us puts you under no obligation, now or anytime.

Call us today and if you know an FOP member in the market for a mortgage, please send 'em our way

**866-816-5143 | FOPAdvantage.com**

Sincerely,

Gene B. Russell  
 Business Relationship Manager  
 Nationwide Advantage Mortgage

See back for more detailed information.

1. Nationwide Advantage Mortgage charges a commitment fee and lender processing fee. We do not charge an origination fee based on the amount of the loan; however, you may receive a lower interest rate by paying discount points. Other third party charges will also apply.
2. We'll meet or beat a competing lender's offer - or pay you \$300. For more details call 1-866-816-5143 or visit [www.FOPAdvantage.com](http://www.FOPAdvantage.com).

Loans 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 NJ. 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, 122 South Michigan Ave., Suite 1900 Chicago, IL 60604, (312) 793-1409; Kansas Licensed Mortgage Company— License #1996-0148; Massachusetts Mortgage Company License #MC 2074; Mississippi Licensed Mortgage Company; Montana Mortgage Lender #64; Nevada Mortgage Banker licensee #633, 2291 South Fort Apache Road, Suite 101, Las Vegas, NV 89117, (702) 254-3854; Licensed by the New Hampshire Banking Department as Nationwide Advantage Mortgage Company, Inc.; Rhode Island Licensed Lender; Virginia State Corporation Commission—License Number MC-2272.

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