

Long Lock Program



Extended Rate Lock

Benefits of 1st Choice Mortgage's Extended Lock Program:

- ◆ Safety: up to 9 Months.
- ◆ Deposit is yours, not the Banks, credited to you upon closing.
- ◆ One Time Float Down Option.
- ◆ NO origination fees or Bank/Credit Union junk fees.
- ◆ Experienced Loan Officer.
- ◆ Evening & Weekend appointments available, No "Banker/Credit Union" hours here!



A LOT CAN HAPPEN BETWEEN THE FOUNDATION BEING POURED AND CLOSING DAY.

Take advantage of today's low mortgage rates with 1st Choice Extended Lock Program.

Our Extended Lock Program is available on:

Occupancy Type:

- ◆ Owner Occupied
- ◆ 2nd Homes/Vacation
- ◆ Investor Purchase

Property Type:

- ◆ Single Family Homes
- ◆ Duplex
- ◆ 4 Plex

Loan Type:

- ◆ Conventional Financing
- ◆ Conventional High Balance
- ◆ FHA Financing
- ◆ VA Financing
- ◆ Rural Development
- ◆ FHA/VA High Balanced
- ◆ Certain Portfolio Products

Upfront Deposit is required, but 100% credited to you for Closing Costs or Down Payment at time of closing.

Locking Options:

- ◆ 90 day
- ◆ 120 day
- ◆ 180 day
- ◆ 270 day, yep that is 9 months!

Float Down Option: Rates sink between the time you lock and 30 days prior to close, AWESOME, we will do a one time Float Down for you.

Avoid expensive lock extensions.

Call us **TODAY** for complete details and lets us take the worry out of Interest Rates for YOU!



BBB Rating: A+



CELEBRATING 25 YEARS OF LOW MORTGAGE RATES

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