

Seven Reasons to Use IAFF-FC Home Mortgage Program

7

IAFF-FC Member Benefit: The IAFF-FC and Nationwide Advantage Mortgage developed a program for members that provides low-rate, low-cost mortgage solutions and offers several benefits that other lenders can't offer.

6

No Predatory Lending: Nationwide Advantage Mortgage has made a commitment as part of its business plan to be a low-cost provider of mortgage loans and to avoid predatory lending practices. Most often, the victims of predatory lenders are low and moderate income individuals, minorities and the elderly. But anyone, including you, can be misled by a predatory lender.

We believe that predatory lending involves:

- Charging points and fees to a borrower that are excessive and/or unallowable
- Falsifying credit and/or appraisal documentation
- Providing a loan to a borrower who clearly cannot afford to make the payments
- "Loan flipping" where a lender repeatedly refinances a loan, thereby collecting additional fees in order to strip the equity from the home.

5

No Private Mortgage Insurance (PMI) on most loans: PMI is extra insurance that lenders require from most homebuyers who obtain loans that are more than 80 percent of the new home's value the difference between your loan balance and the estimated or original value of your property. In other words, buyers with less than a 20 percent down payment are normally required to pay PMI. PMI is not tax deductible.

Nationwide Advantage Mortgage utilizes a Low Down Payment Rate Adjustment (LDPRA) instead of PMI. This adjustment to your loan will assist in compensating Nationwide Advantage Mortgage in the event a loan has defaulted and cover the cost of collecting the unpaid balance on a particular loan. LDPRA works similar to traditional Private Mortgage Insurance except with more benefits to you. LDPRA often costs less than traditional PMI and may offer income tax deductibility.

4

1-2 Unit Investment Properties: Check with Nationwide Advantage Mortgage when you want to purchase or refinance investment properties. Other lenders treat these loans as commercial loans with accompanying higher interest rates, points, and fees.

For more information or to apply today, call: **1-888-630-9099** or visit our website at: IAFF-FC.com

Seven Reasons to Use IAFF-FC Home Mortgage Program

3

0% Down Payment Mortgages: This is an excellent program for member's purchasing their first home. With an approved credit profile, the borrower must contribute a minimum of \$500 and have funds available for third party closing costs. This program also allows the seller to apply up to 3% towards buyer's closing costs

2

Best Price Guarantee¹: We want you to be assured that Nationwide Advantage Mortgage is the low-cost lender. We will match any competing lender's offer to approved and registered customers. We will "match" a competing lender's Base Interest Rate, Points and lender fees (Annual Percentage Rate or APR) or we will pay you \$300 after you close your loan with the competing lender. For Best Price Guarantee details, please visit www.IAFF-FC.com or call 888-630-9099.

1

Low Cost Lender: Nationwide Advantage Mortgage has reduced and eliminated many fees typically charged by lenders. We do not charge an origination fee or other fees that dramatically increase the cost to acquire a mortgage. For some lenders, these fees can add up to 5% of the loan amount.

How can you ensure you're dealing with a low-cost lender? Ask the lender what the Annual Percentage Rate and the loan rate is without adding any points.

The narrower the spread between the loan rate and APR indicates a loan's lower acquisition costs. Simply put, consumers keep more of their money.

The wider the spread between the loan rate and the APR means more money is collected for points, origination and lender's fees.

Choose a loan with no prepayment penalties, a competitive interest rate and low lender's fees and you'll have more cash for a down payment, third party closing costs or future home improvements. That's Nationwide Advantage Mortgage. On Your Side.

For more information or to apply today, call: **1-888-630-9099** or visit our website at: IAFF-FC.com



1. For Best Price Guarantee details, please visit NationwideAdvantage.com/iaff or call 1-888-630-9099

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 IAFF-FC.com or contact us at 888-630-9099 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) 471-7786; 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, Nationwide Advantage Mortgage, and On Your Side are federally registered service marks of Nationwide Mutual Insurance Company.