

FIRSTLIGHT MORTGAGE PRODUCTS

FIRSTLIGHT FEDERAL CREDIT UNION A TRUSTED FINANCIAL PARTNER FOR ALL!

With the potential home buyers in mind - we offer a variety of mortgage products that benefit home buyers and are of advantage for you as an agent.

Ready to get started? Please contact one of our friendly Mortgage Loan Officers at **800.351.1670** or use our secure **online banking** platform or from the convenience of your mobile device.



We offer to qualified borrowers:

- Will lend anywhere in Texas and New Mexico.
- Primary Residence - Owner occupied-Conventional, VA Loans, Texas Veteran Loans and FHA Loans:
 - 3% Down Payment - Conventional Loans for First Time Homebuyers
 - 5% Down Payment - Conventional Loans
 - 3.50% Down Payment - FHA Loan
 - 0% Down Payment - 80/20 Conventional Loans
- 2nd Vacation Homes - 10% down payment - 15 year term.
- Investment (Rental) Properties - 20% down payment-15 year term.
- Land/Lot Loans - 25% down payment for improved (Utilities) and 40% down payment for unimproved (No Utilities).
- Doublewide Manufacturing Housing (converted to real property) - 5% down payment - 20 year term.
- In-House Portfolio Loans.
- Jumbo Loans.
- Approved Lender First Time Homebuyers (low to moderate incomes).
 - El Paso City Assistance Program
- Balance Program - Credit and Housing Counseling.
- Signature Loans to help re-build credit.