

MORTGAGE RATE RELIEF PRODUCT

Iowa Falls State Bank is proud to team with Federal Home Loan Bank of Des Moines (FHLBDM) and offer their Mortgage Relief Product. Whether you are just beginning your homeownership journey or are in a home and looking to reduce your existing rate, this could be a product for you.

- ✓ 30 year fixed rate at approximately 1.5% below current market rate.
- ✓ Mortgage Rate Relief product is available to applicants who earn up to 80% of area median income determined by the Federal Housing Finance Agency's Underserved Area Data.
- ✓ *All loans subject to Iowa Falls State Bank approval. Borrowers must meet FHLBDM underwriting guidelines.

**CALL IOWA FALLS STATE BANK TODAY TO
SEE IF YOU ARE ELIGIBLE**



641-648-5171
www.ifsb.com

*Rates for a single family, owner occupied purchase or rate/term finance. Current market rates are subject to change without notice. Requires Minimum 5% down payment, 95% maximum loan-to-value and minimum 620 credit score.

Member FDIC

