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Dear Member:

**Get maximum buying power with Mission Fed's HomeMax loan.**

Whether you're buying a new home, refinancing or considering investment property, choose one of Mission Fed's money-saving HomeMax loans and pay interest only for the first 10 years. This means you'll get more house for your dollar because the principal won't start amortizing until the 11<sup>th</sup> year.

**Get maximum flexibility with Mission Fed's HomeMax loan.**

HomeMax loans are Adjustable Rate Loans (ARMs) that allow you to fix low rate for 1, 3, 5 or 7 years with an annual adjustment. And with today's fluctuating rates, you'll have peace of mind knowing your payment fits in with your budget.

If you buy a home for \$500,000 and your loan amount is \$400,000 at 4.49%, with a 1/1 HomeMax loan, your interest-only payment would be just \$1,496.67.

**Get maximum service right at your own branch.**

Have questions about real estate loans? Your Real Estate Officer, Susie Jones, is available to go over every detail with you. And she's conveniently located at the Mission Valley branch, right in your neighborhood. Let Susie compare our flexible HomeMax loan to any other offer you've received. She'll be happy to show you how easy it is to apply for a home loan with Mission Fed.

**Get maximum savings from Mission Fed.**

You may qualify for free closing costs on a 1/1 or 3/1 HomeMax loan. That's right, we pay the non-recurring closing costs – excluding points. Contact Susie at 858-546-2039 and she'll fill you in. The Mission Valley branch is open Monday – Thursday from 9:30 – 5:00 and Fridays from 10:00 – 6:00.

Get the maximum from your home loan from a mortgage lender you can trust. For over 44 years, Mission Fed has been helping San Diego homeowners just like you.

For more information, visit us online at [www.missionfcu.org](http://www.missionfcu.org).