

CONSUMER LENDING

- Auto & Recreational Loans- Offering complete financial services on all types of vehicles, including new and old.
- Home Equity- Put your home's equity to work for you with a home equity loan.
- Home Improvement- Whether you're adding a room or looking to install a new pool, let First Federal Community Bank help you achieve your home improvements goals.

COMMERCIAL LENDING

- Real Estate- Take the next step in helping your business thrive by buying or refinancing your commercial property with us.
- Term Loans- Our term loans make it easy for you to purchase vehicles, power equipment or office furniture to operate your business successfully.
- Business Expansion- We customize your loan to fit your specific goals to help you achieve long term success.

*Rates, terms, fees, points, products and program guidelines subject to change at any time. All programs require credit and underwriting approval. All programs require property appraisal. Additional conditions can be required to satisfy final loan approval.

LENDING LOCATIONS

BUCYRUS MAIN OFFICE
119 S. SANDUSKY AVE.
419.562.7055

BUCYRUS EAST OFFICE
2020 E. MANSFIELD ST.
419.562.7066

NEW WASHINGTON OFFICE
220 W. MANSFIELD ST.
419.492.2101

MARYSVILLE OFFICE
251 COLEMAN'S CROSSING BLVD.
937.642.3421

CRESTLINE OFFICE
350 NORTH SELTZER ST.
419.405.4035

COLUMBUS LENDING OFFICE
1820 NORTHWEST BLVD.
614.430.8100

BELLEFONTAINE LENDING OFFICE
1534 S. MAIN ST.
937.565.4515

DELAWARE LENDING OFFICE
18 E. WILLIAM ST. SUITE 3
740.417.8911

FINDLAY LENDING OFFICE
612 S. MAIN ST. SUITE 101
614.808.0520

GAHANNA LENDING OFFICE
4182 WORTH AVE. SUITE 115
567.712.0523

POLARIS LENDING OFFICE
1554 POLARIS PARKWAY SUITE 325
614.657.7358

URBANA LENDING OFFICE
238 PATRICK AVE.
937.451.8156

MARION LENDING OFFICE
163 E. CENTER ST.
567.674.0181

FIRST FEDERAL COMMUNITY BANK



MORTGAGE AND CONSUMER LENDING



VISIT US ONLINE AT
WWW.FFCB.COM OR
WWW.NEEDPREAPPROVED.COM



CONSTRUCTION

- Self - General contract possible
- New construction or REHAB
- Interest only payments based on balanced owed

BRIDGE LOAN

- Bridge equity of existing property
- Can use for new construction, land purchase, new existing purchase and REHAB
- Can remove "Must Sell" contingency from new purchase contracts

MORTGAGE LENDING MADE SIMPLE

Our loans are made with a simple purpose to work for you! Take a look at the different loans we offer and let us know how we can simplify lending for you. Speak with one of our excellent employees today.



USDA RURAL DEVELOPMENT LOAN:

- Up to 100% financing available for purchase
- Property must meet USDA eligibility requirements
- Household income must meet USDA eligibility requirements
- Funding fee and monthly PMI required

VA VETERAN LOAN:

- Up to 100% financing available for purchase/refinance
- Veteran certificate of eligibility required
- Interest Rate Reduction Refinance Loan Available (IRRRL)
- Funding fee may apply NO MONTHLY PMI

FHA LOAN:

- Minimum Down Payment of 3.5%
- Lower credit score acceptable
- Property must meet HUD guidelines
- Funding fee and monthly PMI required

CONVENTIONAL LOAN:

- Minimum down payment 3 or 5%
- PMI may be required on down payments less than 20%
- Relaxed property guidelines compared to other loans

BARE LAND LOAN:

- For unimproved land
- Program is typically Adjustable Rate Mortgage
- No acreage limits

PORTFOLIO LENDING:

- Investment Properties
- Multiple use, construction, purchase existing, land, etc.
- Mixed use or Commercial
- Programs can adapt to borrower's need

Member
FDIC



UPDATED 09/14/2022