



Get more mortgage, for less.

Now you don't have to settle for paying the same rates as everyone else. As an employee of a participating company, you automatically qualify for discounts on home loan financing with F&M Mortgage.

It's so easy to save! During your initial conversation with any F&M Mortgage loan officer, simply mention that you are an employee of a participating company and that you would like to take advantage of the **On The House** program. Then, when you successfully close your residential mortgage loan, your F&M loan processing fee will automatically be waived. And that's just the beginning.



Get extra discounts from participating vendors.

To further increase your savings, F&M Mortgage has enlisted many prestigious homebuying-related companies in the Tulsa area. From title companies and appraisers, to moving companies and appliance dealers, F&M Mortgage can help you save money throughout the process.

Each **On The House** vendor is a long-standing member of the Tulsa business community. You can not only save money, but also a great deal of time that might otherwise have been spent researching and seeking out these companies.

Here is an example of what one homebuyer might save on a \$100,000 loan:*

| | |
|----------------------------------|-------------------|
| F&M loan processing fee – waived | \$295.00 |
| Closing fee discount | 150.00 |
| Title exam discount | 150.00 |
| Title insurance discount | 100.00 |
| Appraisal discount | 50.00 |
| Termite inspection discount | 30.00 |
| Closing Savings | \$775.00 |
| Vendor Savings** | |
| Moving company discount | 100.00 |
| Appliance store discount | 75.00 |
| Alarm system discount | 50.00 |
| Landscaping discount | 150.00 |
| Fence discount | 100.00 |
| Partner Savings | \$475.00 |
| Total savings example | \$1,250.00 |

* Discounts vary based on loan amount.

** Savings are an example only. F&M Mortgage makes no representations or warranties of any kind with respect to the quality of services to be rendered by the vendor or otherwise. F&M Mortgage does not require that you use the services of any of the vendors in order to qualify for a loan from F&M Mortgage.

Get the ball rolling.

To learn more about our program or to get the process underway, contact us at 918-748-4242. To apply online or view a full listing of our **On The House** vendors, visit us at www.fmbanktulsa.com and click the "Mortgage Services" button.

Why pay more than you have to? Take advantage of this valuable employee benefit. Ask your benefits coordinator for more details, or contact F&M Mortgage today.