

# FSB Mortgage 1st & Combo HELOC

WITH FIRST SAVINGS BANK

FSB Mortgage is proud to offer our HELOC loan program in combination with a new 1st mortgage. Our HELOC product allows you to give your borrowers more purchasing power and additional refinance options!

## Key advantages

- One underwriter, one approval, one set of conditions for both products
- HELOC Loan amounts up to \$250,000
- No mortgage insurance
- Product allows for LTV up to 100%  
*Please note we do follow 1st mortgage guidelines*
- Lower Payment for borrowers–I/O option for the first 10 years on HELOC
- FICO scores down to 660
- DTI up to 45 (FICO dependent)
- Combo HELOCs can be offered with conforming, high balance, jumbo, and government loan programs
- Avoid high cash-out loan level adjustment when you structure a HELOC without a draw at closing
- Experience a smoother closing with one investor–1st and combo HELOC in house with FSB Mortgage powered by First Savings Bank

## Earn a client for life with FSB Mortgage's expanded product offerings!

Offer a HELOC with a purchase or refinance to use now or later to ensure a smoother closing process, provide more lending options, and avoid your clients needing to contact the competition for outside loan products.

Contact Us Today!

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NMLS #411341. All rates and programs subject to change without notice. This information is intended to assist Mortgage Industry Professionals only and is not an advertisement to extend consumer credit.



FSB Mortgage powered by First Savings Bank. FSB Mortgage is a nationwide lender offering a broad range of loan products to broker and mortgage banking partners. You can count on FSB Mortgage to come through with diverse lending products, powerful loan features, and fast turn times.