

Consumer Lending



IF YOU ARE LOOKING TO BUY OR REFINANCE A HOME, CINCINNATI FEDERAL HAS THE ANSWERS.

We have the experience and knowledge to help you choose the best home financing option that is right for you.

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We have mortgage consultants in your area to help you on your path to home ownership.

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Cincinnati Federal is unique in that we can offer nearly every loan product on the market, so you're certain to find the option that best fits your needs.

FIXED RATE MORTGAGE

If you like the peace of mind of a fixed loan payment, this is the product for you. The interest rate and monthly payment are the same for the life of the loan. We offer these loans in a variety of terms.

ADJUSTABLE RATE MORTGAGE (ARM)

If you are looking for the lowest rate or not staying in your current residence long, check out our 3-1, 5-1, & 7-1 year ARMs.

FHA

If you are considering buying a home with a low down payment option this product allows for more borrowing flexibility without sacrificing a low interest rate.

CONSTRUCTION LOANS

Thinking of building your dream home? Let us make your dream a reality. Our construction loans are one-time close loan with one-time closing costs.

LOAN GRANT PROGRAMS

Cincinnati Federal has down payment assistance programs that can be used towards the purchase of a new home. We also have grants available that can be used to help offset closing costs when refinancing your home. These grants are available on multiple types of loans. Some restrictions apply.

JUMBO LOANS

Looking to upgrade and need more than \$510,400? A Jumbo Loan may be the right product for you. This product is available in both fixed rate or adjustable rate terms.

VETERAN'S LOAN (VA)

Any active duty or veteran of the armed services may qualify for 100% special financing on the purchase of a home.

PHYSICIAN LOANS

Whether you are a new physician still completing residency or a licensed doctor, there are purchase and refinance options available up to 100% financing. Mortgage insurance and down payment may not be required.

USDA RURAL DEVELOPMENT LOANS (RD)

Government insured loan, typically with no down payment for homes within qualifying USDA areas. There are income and geographical restrictions when qualifying.

BLANKET LOAN

Buying a vacation home and want to use the equity in your existing home for a down payment? Consider a blanket loan to finance your purchase.

PORTFOLIO LENDING

Portfolio lending is offering loan programs and solutions that are unique only to Cincinnati Federal. We make the rules and have been a portfolio lender since 1922!

BRIDGE LOAN

Looking to buy something new but haven't sold your current house yet? Our bridge loan is the product for you.

HOME EQUITY LINE OF CREDIT (HELOC)

Let us pre approve you for a borrowing limit that you can use anytime, anyway you choose. Pay off some debt, purchase a new car or pay for the last year of school. Borrow against the equity in your current home. Pay only the interest due or pay down the loan monthly to allow for more borrowing in the future.

FIXED RATE SECOND MORTGAGE

This product allows you to borrow using the equity in your current home for any purpose. The interest rate is fixed for the entire term of the loan which can be as long as 15 years.

Our mortgage consultants work side-by-side with you to evaluate your financing options, answer your questions, and guide you through the process as you make this important decision.

To get started, fill out the Consumer Loan Worksheet and collect all of the following documents to prepare for your first meeting with your loan officer.

You may go online to www.cincinnati-federal.com to Meet Our Team and select the Loan Officer you'd like to work with.

If you prefer to apply electronically, click the **Apply Now** link to submit your application and the loan officer you select will be in touch.

If you have further questions, contact us at **513-574-3025**.

Please bring the following documents with you to meet with your loan officer.

- Your past 2 years W2's or documentation pertaining to other income sources.
- If self-employed or commissioned sales – Last 2 years tax returns.
- Pay stubs from the last 30 days including Year-to-Date totals.
- Last 2 months statements from any assets you may have (bank statements, 401k, pension, etc.)
- Divorce decree or Bankruptcy discharge papers if applicable.

We're in your neighborhood!



Dent
6581 Harrison Ave.
Cincinnati, OH
45247
513-574-3025

Anderson
1270 Nagel Rd.
Cincinnati, OH
45255
513-474-0400

Miami Heights
7553 Bridgetown Rd.
Cincinnati, OH 45248
513-941-6777

Covington
1050 Scott St.
Covington, KY
41011
859-261-2076

Florence
6890 Dixie Hwy.
Florence, KY 41042
859-283-2400

Price Hill
4310 Glenway Ave.
Cincinnati, OH 45205
513-921-1465

Milford
400 Techni Center Dr., Suite 220
Milford, OH 45150
513-486-2333

www.cincinnati-federal.com • **513-574-3025**

