

Limited-Time Offer for First-Time Homebuyers

When you refer your clients to Navy Federal, you can rest assured they'll experience personalized service and guidance every step of the way—from first call to closing, seven days a week. And on top of exceptional service and super-low rates, our limited-time *First-Time Homebuyer Plus*¹ package saves them even more.

- No application fee
- No down payment required
- Up to 6% seller contribution allowed
- \$200 Visa® Prepaid Loyalty Card for homebuyers after closing

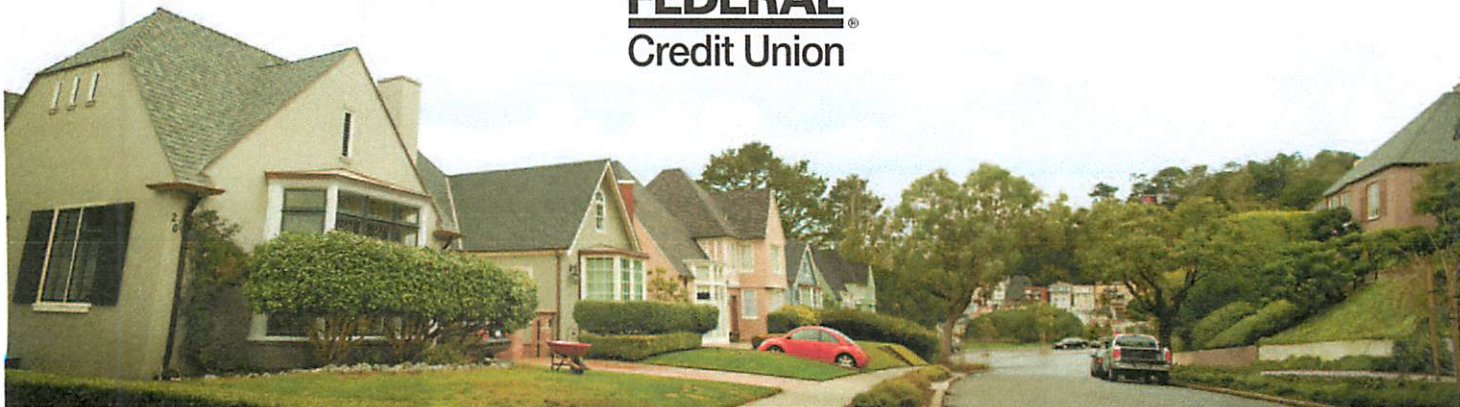
Please contact our only local colorado mortgage loan officer:

DEBORAH GUSTAFSON

720-748-5209

deb@deborahgustafson.com

NAVY 
FEDERAL[®]
Credit Union



ELIGIBLE: ARMY MARINE CORPS NAVY AIR FORCE DoD

¹Limited-time offer effective April 15, 2011, and may end at any time. Available for new applications on first mortgage purchase loans only. Certain product exclusions may apply. The Visa Prepaid Loyalty Card will be mailed to member within two weeks after loan closes with Navy Federal. One offer per household. ²Limited-time offer available for purchase and refinance first mortgages. Certain product exclusions may apply. Good Faith Estimate (GFE) from competing lender must be dated and received within three calendar days of locking interest rate at Navy Federal. The terms of the competing loan must be

identical to Navy Federal's loan. If the loan does not close within the commitment period, the rate match may be voided. To receive \$250, member must provide a signed, executed copy of the final HUD-1 Settlement Statement and a copy of the mortgage note within 30 calendar days of loan closing with another lender. Offer not valid if original loan terms or conditions change prior to closing. Once approved, \$250 will be automatically deposited into member's Navy Federal account within 30 calendar days of receiving the necessary documentation. Federally insured by NCUA.



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THE UNIVERSITY OF CHICAGO
DEPARTMENT OF CHEMISTRY

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