

Capitol Federal Savings

"Your Full Service Home Lender"

SPECIAL PROGRAMS FOR FIRST TIME HOMEOWNERS!

*Home-At-Last Loan**

Our Home-At-Last program is specially designed to meet the needs of low to moderate income home buyers. We offer several financing options to fit your needs and budget. If you qualify, you need very little down, you obtain quick approval, there are NO origination or discount fees and your payment may even be less than your rent. Plus, you'll always get the personal service that's a True Blue tradition at Capitol Federal.

Advantages of Home-At-Last Loans

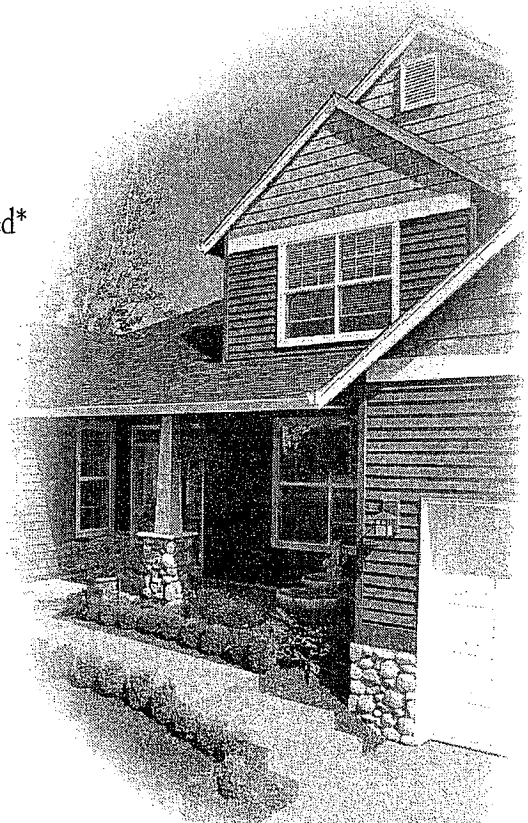
- Low down payment
- Home buyer education program
- Reduced closing costs may apply
- No minimum loan amounts
- Gifts can cover closing costs and prepaids
- Seller contributions toward closing costs and pre-paids are allowed*
- Conventional loan appraisal standards
- Borrower has equity in home immediately and increased equity in future years

*Special Options Available**

- TOTO - Financing and rehabilitation assistance through the City of Topeka

*Other Mortgage Loan Programs**

- Conventional Fixed and Adjustable Rate Mortgages
- Second Mortgages and Home Equity Line of Credit Loans
- Home Improvement Loans



For additional information, please call:



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"Specializing in first time home buyer and down payment assistance programs"

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**Capitol
Federal
Savings**

*Restrictions apply to these programs, and they are subject to change without notice.
**You must carry insurance on the property that secures this plan.



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True Blue® for over 100 years