

# Capitol Federal Savings

*Providing Solutions for Your Home Loan Needs*

## ***Pre-Approvals With A 60-Day Fixed Rate Lock Guarantee***

- A full-fledged approval with no surprises at closing time. 60-day Rate Locks available for a low cost of \$50.00. We obtain a credit report, verify employment/income and funds to close and have the application fully reviewed by our underwriters.

## ***Creative Loan Options\****

- Conventional Financing up to 100% for the purchase of an owner-occupied single-family home at a fixed interest rate. Borrower(s) must have a minimum credit score of 700.
- 80-Plus Loan Programs
- Interest-Only Adjustable Rate Loan Programs
- Extended Rate Commitments
  - Fixed Rate Commitments available for 240 Days
  - Adjustable Rate Commitments available for 360 Days

## ***Purchase + Improvements\****

- Excellent opportunity to purchase a home and add improvements at the same time, combining a first mortgage and a home improvement loan into just one loan, one transaction. The loan amount is based on the lesser of the sale price plus the amount of the planned improvements or the appraised value.

## ***Home Improvement Loans\****

- Borrow up to 100% of your home's value with a home improvement loan.

## ***Home Equity Loans\****

- EXECULINE line of credit loans are for multipurpose use with no closing costs and no points, and in most cases, the interest is tax deductible. Consult a tax advisor regarding deductibility of interest.\*\*

## ***Other Services***

- Capitol Federal's flexibility as a local portfolio lender allows for local decisions, local processing and local servicing – just what you and your buyer want!
- Capitol Federal offers insurance products, checking accounts, deposit accounts, including Money Market Select and other investment options.



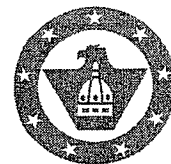
## **Paulean Carter, Assistant Vice President – Community Development Manager**

700 S. Kansas Ave., Topeka, KS 66603

*“Specializing in first time home buyer and down payment assistance programs”*

(785)235-1341 ext. 6231 fax:(785)231-6329

[pcarter@capfed.com](mailto:pcarter@capfed.com)



# Capitol Federal

*True Blue® for over 110 years*



MEMBER  
**FDIC**

09/07

\*Restrictions apply to these programs, and they are subject to change without notice.  
\*\*For an 80% Percent-of-Balance Execuline, the variable annual percentage rate is 6.25 percent as of January 31, 2008, with a maximum of 18 percent and a minimum of 5 percent.