

**You've given time, served
your countrymen and
protected their dreams. Let
us do the same for you.**



VA Loan Program

The Federal Savings Bank is proud of our service members and veterans. We take pride educating our clients about the mortgage process and providing opportunity for home ownership. At TFSB, we offer VA financing with top benefits to our active and retired military personnel.

With over sixteen years of experience helping buyers and veterans reach their dream of owning a home, we take pride in being able to customize a mortgage to meet our clients' needs. Our end-to-end knowledge of the entire purchase/refinance process from origination, through underwriting and a timely closing, allows our customers to focus on the things important to them.

- \$0 Down Payment Options Available
- Flexible Qualifications
- Lower Rates, Lower Payments
- Interest Rate Reduction Loan (No Appraisal or Income Documents Required)
- Cash Out Options Available
- VA Mortgage- No Loan Limit (Second VA Loan Limit - \$510,400)
- Your Benefits Can Be Used Multiple Times
- New Construction Loans Available
- Credit Counseling and Repair Available

For more information, please contact:

Terms and conditions may apply. Subject to underwriting approval.



Todd A. Gerleman

Mortgage Banker, NMLS# 240477
direct: (651) 504-7016
fax: (651) 504-7015
cell: (612) 750-5020
email: tgerleman@thefederalsavingsbank.com
web: www.thefederalsavingsbank.com/toddgerleman

THE FEDERAL SAVINGS BANK



Member
FDIC

