

# Press Release

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## FOR IMMEDIATE RELEASE

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## FIRSTTRUST MORTGAGE Offers OLYMPIC GOLD Loan Program

*Up to 103% Conventional financing available in Kansas and Missouri!!*

### KANSAS CITY, Aug. 15, 2008 – New Conventional Mortgage Financing Program for Homebuyers

FirsTrust Mortgage is pleased to announce they will offer up to 103% financing on homes up to \$417,000 to residents in Kansas and Missouri. FirsTrust is one of the first Mortgage Banks to offer this program. Qualifying for this loan is easy. There is no first-time homebuyer requirement and with the elimination of FHA Down Payment Assistance Programs to go into effect October 1<sup>st</sup> this announcement is welcome news for potential home buyers.

- Total financing available up to 103% of a homes purchase price
- No first time home buyer requirement
- Income limits are 140% of HUD Area Median Income by County
- 30- or 40- year fixed rate loans with or without a 10- year interest only period
- Low fixed rate second loan available to assist with down payment and closing costs
- **Funds consistently available**

“This new loan program is a major step to getting deserving home owners the kind of financing they saw in 2003. Homeowners who take advantage of this program will be at a great advantage over others using products currently in the market”, said Mark McDougald, CEO of FirsTrust Mortgage. This unique program used in conjunction with the First Time Home Buyer tax credit of \$7500.00 makes now one of the best times in history to purchase your first home.

With the many changes in the housing and mortgage industry, it's more important than ever that homeowners and homebuyers fully understand the many financing options available. FirsTrust Mortgage has more than 20 years of experience in mortgage lending and has been ranked as one of the top 25 Mortgage Lenders in the Kansas City area for over 10 years. FirsTrust is one of the very few mortgage banks nationally that enhances it's service by employing Certified Mortgage Planning Specialist's that have the education and training to greatly impact their clients financial future. Their focus on the overall financial goals of their clients to include an understanding of real estate taxation, debt management and basic financial planning concepts have enabled

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them to achieve record success when most mortgage banks are struggling to stay in business. Borrowers interested in taking advantage of this great new program or homeowners interested in a free “Mortgage Planning Consultation” are encouraged to call FirsTrust Mortgage at 913-312-2000 for more information.

FirsTrust Mortgage is a proud member of Lenders One, the nation’s leading mortgage cooperative. With more than 120 members originating mortgage loans across the country, the Lenders One alliance ranks as the ninth largest mortgage originator in the United States. Lenders One leverages its aggregate buying power and preferred-investor relationships to negotiate better lending terms, provide premium business services at reduced costs.

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