



**FIRST
FINANCIAL
SERVICES
INC.**

First Financial Services, Inc. is one of the largest whole sale mortgage lenders in the region with over \$2 billion in loans. FFSi has strong local expertise in the Metropolitan Washington real estate market which allows us to offer the most appropriate and competitive loan programs for you.

We are dedicated to providing excellent customer service and to making your home financing virtually effortless. With over forty lenders to choose from, FFSi will find the best financing for you and your family.



Anslie Stokes Presents
1735 New Hampshire AVE NW #104

\$615,000

Purchase Price:		\$615,000.00		
LOAN TYPE	30 Year Fixed - 80/20	30 Year Fixed 80/20 10 Year Interest Only	7/1 Year ARM - 80/20	7/1 ARM 80/10/10 Interest Only
DOWNPAYMENT	\$123,000.00	\$123,000.00	\$123,000.00	\$61,500.00
LOAN AMOUNT-1ST	\$492,000.00	\$492,000.00	\$492,000.00	\$492,000.00
LOAN AMOUNT-2ND			\$0.00	\$61,500.00
INTEREST RATE-1ST	6.625%	6.750%	6.500%	6.625%
*INTEREST RATE-2ND				8.250%
PRINCIPAL AND INTEREST 1st	\$3,150.33	\$2,767.50	\$3,109.77	\$2,716.25
PRINCIPAL AND INTEREST 2nd				\$462.03
CONDO FEE	\$320.00	\$320.00	\$320.00	\$320.00
TAXES	\$270.00	\$270.00	\$270.00	\$270.00
MONTHLY PAYMENT	\$3,740.33	\$3,357.50	\$3,699.77	\$3,768.28
QUALIFYING RATIOS	28%/36%	28%/36%	28%/36%	28%/36%

*Interest rate on 2nd mortgage is fixed

First Financial Services, Inc.
Kimberly Sweet
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W.C. & A.N. Miller, Christie's Great Estates
Anslie Stokes
202.270.1081 - c | 202.362.8499 - f | 202.966.0400 - o
anslie@StokesRealtor.com

Properties

FFSi has expertise in providing lending for the following property types:

- ◆ Single Family Homes
- ◆ Attached Row Houses
- ◆ Warrantable Condominiums
- ◆ Non-Warrantable Condominiums
- ◆ Co-Ops

Service Highlights

- ◆ Excellent Customer Service
- ◆ In-House Processing, Underwriting and Closing
- ◆ Competitive Rates on All Products
- ◆ Approvals in Less Than One Day
- ◆ Closing in 5 Days

Programs

FFSi has competitive programs to suit your special needs.

- ◆ Primary Residences, Second Homes & Investment Properties
 - ◆ Fixed Rate - 10, 15, 20, 30, 40 Year Terms
 - ◆ Adjustable Rate - 6 month; 1, 2, 3, 5, 7, 10 Year Terms
 - ◆ Interest Only – Fixed Rate and Adjustable
 - ◆ Up to 103 % Financing
 - ◆ Equity Line of Credit
 - ◆ Fixed Rate Second Mortgages
 - ◆ Balloons
 - ◆ Construction/Renovation
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- ◆ Self-Employed, Doctors (Students)
 - ◆ All Credit Levels
 - ◆ No Document, Stated Income, No Ratio

FFSi is a wholesale mortgage lender. Below is an abbreviated list of our investor relationships:

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|----------------------------|---------------------------------|--------------------------------|------------------------------|
| • Astoria Federal Mortgage | • First National Mortgage Corp. | • Nation One | • Provident Funding |
| • Aurora Loan Services | • First Union | • National Bank of Commerce | • Southstar Funding |
| • Bank of America | • Flagstar Bank | • National City Mortgage Corp. | • Union Federal Savings Bank |
| • Bank One Home Loan | • GMAC | • National Standard | • US Bank |
| • BB&T | • HSBC | • NetBank | • Wachovia |
| • Chase Home Equity | • Interfirst | • North American Mortgage | • Washington Mutual |
| • Chase Manhattan | • Liberty Mortgage | • Ohio Savings Bank | • Webster Bank |
| • Chevy Chase Bank | | • PHH Mortgage Services | • Wells Fargo |
| • Countrywide Home Loans | | | |

Kimberly Sweet

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Licensed in District of Columbia, Virginia, Maryland, North Carolina, South Carolina, Florida