

# The Remarkable Mortgage

School  
Employee  
Special!

5% Down Payment\*  
No Mortgage Insurance

Discover how you can get into a new home for only 5% down.\*



Ryan Dierdorff  
469-409-5779



ryan.dierdorff@  
memberfirstmortgage.com



1800 Broadview Drive  
Glendale, CA 91208



**GLENDALE AREA SCHOOLS**  
CREDIT UNION  
*Better Banking for Everyone!*

[gascu.org](http://gascu.org) | (818) 248-7425

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



**AMERICAN SHARE INSURANCE**

By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.  
The credit union is not insured by any state government.

Must qualify for  
credit union  
membership.



NMLS ID  
#536925

\*5% Down Payment Loan. The Remarkable Mortgage is a conventional home loan that involves getting two mortgages simultaneously. This product does not require private mortgage insurance (PMI).

First Mortgage - (80% LTV): A conforming first mortgage loan processed by Member First Mortgage (MFM). The loan must meet specific standards set by the Freddie Mac.

Second Mortgage - (15% LTV): A 5/6 ARM (Adjustable Rate Mortgage) serviced by GASCU. A 5/6 ARM has a fixed interest rate

for the first five years, after which the interest rate can change every six months. After the 5th year, the interest rate will be the 1-year CMT (Constant Maturity Treasury) plus a margin, reset every 6 months.

The home must be in Southern California. This is a purchase mortgage; no current mortgage refinancing is allowed. The borrower must be a school-district employee, and the purchase must be for their primary residence. Terms and conditions may apply. Please contact us for more information and complete disclosures.