

# HOME LOANS



## OFFICE LOCATIONS

- Main – Long Beach**  
302 Pine Ave.  
Long Beach, CA 90802  
(562) 437-0011
- Belmont Shore\***  
4827 E. 2nd St.  
Long Beach, CA 90803  
(562) 621-1430
- Bixby Knolls\***  
4545 California Ave.  
Long Beach, CA 90807  
(562) 984-3600
- Corona del Mar\***  
2421 E. Coast Hwy.  
Corona del Mar, CA 92625  
(949) 723-1804
- Downey\***  
9001 Firestone Blvd.  
Downey, CA 90241  
(562) 334-1836
- East Long Beach**  
3140 E. Anaheim St.  
Long Beach, CA 90804  
(562) 621-1400
- Fullerton\***  
315 N. Harbor Blvd.  
Fullerton, CA 92832  
(714) 578-1945
- Garden Grove\***  
10422 Garden Grove Blvd.  
Garden Grove, CA 92643  
(714) 590-3880
- Huntington Beach\***  
7125 Yorktown Ave.  
Huntington Beach, CA 92648  
(714) 465-3131
- Laguna Hills\***  
24300 Paseo de Valencia  
Laguna Hills, CA 92653  
(949) 340-3150
- Lake Forest\***  
23772 Rockfield Blvd.  
Lake Forest, CA 92630  
(949) 460-7900
- Lakewood\***  
5101 Lakewood Blvd.  
Lakewood, CA 90712  
(562) 602-8378
- Los Altos\***  
2302 Bellflower Blvd.  
Long Beach, CA 90815  
(562) 799-7271
- Memorial Hospital**  
2801 Atlantic Ave.  
Long Beach, CA 90806  
(562) 989-7862
- Newport Beach**  
4695 MacArthur Ct., Ste. 130  
Newport Beach, CA 92660  
(949) 241-8280
- Orange\***  
1220 E. Katella Ave.  
Orange, CA 92867  
(714) 288-8450
- Redondo Beach**  
1304 S. Pacific Coast Hwy.  
Redondo Beach, CA 90277  
(310) 802-7560
- Rolling Hills Estates\***  
27525 Indian Peak Rd.  
Rolling Hills Estates, CA 90274  
(310) 491-1711
- Rossmoor\***  
12535 Seal Beach Blvd.  
Seal Beach, CA 90740  
(562) 799-2002
- San Clemente\***  
621 N. El Camino Real  
San Clemente, CA 92672  
(949) 373-2470
- San Juan Capistrano\***  
31873 Del Obispo St.  
San Juan Capistrano, CA 92675  
(949) 488-8550
- Santa Ana**  
1750 E. 17th St.  
Santa Ana, CA 92705  
(714) 564-1750
- Santa Barbara**  
**OPENING 2018**  
33 E. Carrillo St.  
Santa Barbara, CA 93101
- Torrance\***  
22400 Hawthorne Blvd.  
Torrance, CA 90505  
(310) 265-3200
- Tustin\***  
2691 Park Ave.  
Tustin, CA 92782  
(714) 824-3070

## SPECIALIZED CLIENT SERVICES

- Healthcare Client Services**  
2801 Atlantic Ave.  
Long Beach, CA 90806  
(562) 989-7862
- Religious Client Services**  
12535 Seal Beach Blvd.  
Seal Beach, CA 90740  
(562) 344-4070
- Home Loan Center**  
12515 Seal Beach Blvd.  
Seal Beach, CA 90740  
(866) 649-3863

Extended Friday hours

\*Open Saturdays from 9:00 am to 12:00 pm

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# ASK ABOUT OUR GREAT RATES ON HOME LOANS

F&M Bank offers some of the best home loan programs available. Applying is easy, our rates are competitive, and the process is quick with F&M. Calculate your payment using one of our mortgage calculators and start your application online. Get the expert service and fast answers you deserve.

- ✓ Competitive rates and terms
- ✓ Fixed and adjustable rates
- ✓ Varying lengths and terms
- ✓ On-site decision making

## MORTGAGES

### Thinking about buying or refinancing?

Shop for a new home with certainty. Our mortgage prequalification process is fast and easy. An F&M Loan Officer will help you determine the loan amount and program that best suits your needs.

Whether it's your first home or a vacation retreat, F&M Bank can help you. Our home loan specialists will guide you to become an informed borrower, answer all your questions, assist you with the loan application, and provide you with a quick decision made locally. Let us help you choose a mortgage that will meet your needs today and tomorrow.

- ✓ Conforming, Super Conforming and Jumbo Loans
- ✓ Cash out refinancing
- ✓ Low down payment options
- ✓ Owner and non-owner occupied
- ✓ 2-4 unit residential properties
- ✓ Second homes

## ESCROW SERVICES

- ✓ Residential sales
- ✓ Loan escrows
- ✓ Refinance escrows

## HOME EQUITY LINES OF CREDIT

### Need extra cash for home improvements, tuition, a vacation or other large purchase?

F&M Bank can help you with a Home Equity Line of Credit. A line of credit allows you to borrow when the need arises, up to your available credit line. As you pay down the principal balance, funds become available to use again during the draw period. Take advantage of the equity you've been building in your home and get what you want, when you want.



## LOCAL F&M HOME LOAN SPECIALISTS

**(866) FMB-LOAN | (866) 362-5626**

Monday - Friday 8:30 am - 5:30 pm PT

HomeLoans@FMB.com

Please visit [FMB.com/homeloans](https://www.fmb.com/homeloans) for more details or to apply online.

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