

# Our Way of Saying **THANK YOU!**

## **PATH** PUBLIC AND TEACHER HOME LOAN PROGRAM

**Mountain West Financial designed a home loan program specifically to benefit those who serve our communities.**

### **Benefits:**

- **Reduced** Processing Fees
- **FHA or Conventional Loan Options Available**
- **Can be Used with Other Down Payment Assistance Programs**
- **Available for High Balance loans**
- **Refinance Options Available**
- **15, 20, 25 or 30 Year Terms Available**
- **No Additional Qualifying** - Follows MWF's FHA & Conventional Standard Guidelines
- **One Free Float Down** - During the First 30 Days After the Rate is Locked (or before the closing disclosure is issued, whichever is sooner), if Rates Become Lower You Can "Float Down" to the New Lower Rate

### **Who is Eligible:**

- **Colorado Public Employees' Retirement System (PERA)**
- **Fire and Police Pension Association of Colorado (FPPA)**
- **Teachers and professors of an accredited K-12 private, religious, or charter school, state college, state university, or a community college.** (Other non-Teacher employees are eligible only if part of a PUBLIC school district. Proof of teacher retirement system membership is required).

\*\* Primary residence only.  
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