

If you are unsure now is the right time to buy due to increased interest rates, First United wants to provide peace of mind by reducing closing costs on your home refinance if interest rates decrease.

PRESENT THIS FLYER TO WAIVE THE ORIGINATION FEE WHEN REFINANCING QUALIFYING LOANS.*

- Ocupon valid once 9 months have passed from the closing date and up to 36 months after the closing date.
- ∀ Title policies charged by title will be reduced by 50% if refinance is within 4 years.
- ✓ Title discounts are based on insurance regulations and should be confirmed with your title agent.

*Origination fee is defined as the administration fee charged by First United for processing and underwriting the loan. Product restrictions apply; not valid for bond or portfolio products, including construction. Cannot be used in conjunction with any other promotion/price exception. Coupon must be presented at time of refinance. Expires 3/31/23.





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