

# Mortgage Products

Choosing the mortgage that best meets your needs is a big decision. You shouldn't have to go it alone. At First State Bank, you don't. Our mortgage department is eager to answer any questions you may have. Whether you're purchasing, refinancing, taking advantage of the equity you've built in your home or building your dream home, our professional lenders are here for you. We offer a variety of mortgage loan options with competitive rates.

- Fixed-rate mortgage
- Adjustable-rate mortgage (ARM)
- Investment property mortgage
- Construction loan

## Reduced Fee Mortgage Program

First State Bank's Reduced Fee Mortgage Program allows customers to refinance with no origination fee if the rate drops within the next three years. The program applies to new first mortgage amortizing loans that originated between September 12, 2022 and December 31, 2022. The refinancing application date must be no later than December 31, 2025. This offer is subject to changes or cancellation at any time at the sole discretion of First State Bank. Terms and exclusions apply and are subject to final underwriting.

[Apply now](#)  
or speak with a mortgage professional to get started today.

Se Habla Español

**Calculators** can be useful tools to help you decide what option may be best for you.

Interested in checking your credit report? [Click here.](#)

[Click here](#) to make a Mortgage payment