



"There's no place like home!"

A home loan made just for you

Our PATH Home Loan Program gives you the extra benefits you deserve. Even better? It comes with the caring, seamless home loan process that Oz Lending provides.

Who's eligible for this program?

Members, family and friends of the following:

Teachers Retirement System of Texas (TRS)

Employees Retirement System of Texas (ERS)

Texas Municipal Retirement Systems (TMRS)

Texas County and District Retirement System (TCDRS)

What benefits do you get?



Reduced lender fees



Discounted interest rates



Float down option if rates improve during the loan process

Additional details

For home purchase or refinance

Can be used with Conventional, FHA & VA loan programs

Lender paid mortgage insurance options available with as little as 3% down

Let's talk *today!*



Craig Johnson

Sr. Loan Officer

(469) 550-1390

craig.johnson@OzLending.com

cjohnson.gohomeside.com

NMLS ID# 254995



Sherman
CLASSIC TOWN. BROAD HORIZON.



Lower, LLC DBA Oz Lending, NMLS ID# 1124061, nmlsconsumeraccess.org. Equal Housing Opportunity Lender. This advertisement is not a loan approval or commitment to lend. All loans are subject to approval. Loan programs, terms, and conditions are subject to change without notice. Other restrictions may apply, call for details.

EQUAL HOUSING LENDER