

Capstone Federal Credit Union

Second Trust Deed Loans (Effective January 17, 2017)

80% FINANCING — 5.99% A.P.R.*

Maximum Amount Financed: \$200,000.00
Maximum Term: 180 months

ADVANTAGES of a 2nd Trust Deed loan at your credit union:

- * **NO** points
- * **NO** pre-payment penalty
- * **NO** maintenance or warehousing fee
- * **Low Cost**, borrower pays for appraisal and other fees charged to credit union in execution of loan
- * **Maximum out-of-pocket** cost to borrower...usually less than \$800.00

Home Equity Line of Credit (HELOC)

Variable Rate = Prime -.25%	780	A
Variable Rate = Prime +.25%	720-779	B
Variable Rate = Prime + 1.50%	680-719	C

3 Tier's based on FICO; Floor Set at 3.00%, 5 year draw period, then repayment of balance in 10 years. Max term 180 mo. including 5 year draw. Based on CU Appraisal, less first mortgage up to 200K.

BORROW FUNDS FOR ANY PURPOSE. VISIT THE CREDIT UNION MORTGAGE WEBSITE OR CALL US AT (800) 854-7125, Option 7.

NOTE: When refinancing an existing CFCU 2nd Trust Deed Loan, you must borrow an additional \$5,000 plus pay applicable fees.

*Annual Percentage Rate