

Mortgage Loans

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1st Trust Deed:

- 15 and 30 year mortgage
- Finance 80% of appraised value
- 2 to 2.25 points
- Credit Union pays fees
- Member pays for appraisal
- 3 year call option rider

2nd Trust Deed:

- 20 year mortgage
- Finance 75% of appraised value minus 1st Trust Deed
- 2 to 2.25 points
- Credit Union pays fees
- Minimum loan amount \$25,000
- Member pays for appraisal
- 3 year call option rider

Home Loan Maximizer:

- 10 year mortgage
- 100% of appraised value minus 1 st Trust Deed not to exceed \$35,000
- No points
- Member pays for fees and appraisal

HELOC:

- 7 year mortgage
- 75% of appraised value minus 1st Trust Deed
- Payments are 1.7% of balance
- No points
- Member pays for fees and appraisal

