

LOOKING TO PUT A ROOF OVER YOUR HEAD?

new

WE'VE GOT
YOU COVERED

FIRST-TIME HOME LOAN

- ★ Special First-Time Homebuyer Rates
- ★ Low Down Payment Options
- ★ Pre-Approval in 1 Business Day

\$1000

MAXIMUM CLOSING COSTS

FIXED RATE HOME LOAN

- ★ Rate Match Guarantee¹
If you find a better rate somewhere else,
we'll match it! If we can't, we'll pay you \$500!
- ★ No Closing Cost Options
- ★ Flexible Terms - 15, 20, & 30 Year
- ★ Pre-Approval in 1 Business Day



\$500

VISA GIFT CARD

HOME EQUITY LINE OF CREDIT

- ★ As Low as 1.99% APR* for 12 Months²
After 12 months, rate will vary from
4.00% - 6.25% APR.
- ★ Use Funds for Anything
Renovations, education expenses, debt consolidation, and more!
- ★ 24-Hour Access to Your HELOC Funds

\$250

VISA GIFT CARD

*See reverse side for details

Visit bit.ly/southpointfcuhomeloans to learn more!



Apply Online - <http://bit.ly/southpointfcuhomeloans>

First Time Home Buyer Program

We offer fixed-rate real estate mortgages to members who are buying their first home.

TERMS

- 15 or 30 year fixed interest rates.
- See website for current rates.
- 5% Down Payment*
- Requires Private Mortgage Insurance (PMI)
- No PMI required for loans with 10% down

CLOSING COSTS

- Maximum closing costs of \$1000 or 1% of loan, whichever is greater**
- No Origination Fees
- No Points
- No "Hidden" Fees

ELIGIBILITY

REQUIREMENTS

- Automatic payments required.
- Member and/or member's spouse has not owned a home in the past.
- Normal underwriting standards apply.
- Property type must be 1-4 single family, owner occupied.

Fixed Rate Residential Real Estate

Locally Serviced

TERMS

- 15, 20 and 30 fixed interest rates.
- See website for current rates.
- 5% Down Payment*
- Requires Private Mortgage Insurance (PMI)
- No PMI required for loans with 20% down

CLOSING COSTS

- Closing costs as low as 3% of the loan.

ELIGIBILITY

REQUIREMENTS

- Normal underwriting standards apply.
- Property type must be 1-4 single family, owner occupied.

In-House Mortgage Residential Real Estate

For owner and non-owner occupied properties.

TERMS

- 5 year balloon loans.
- With amortizations of 15, 20 or 30 years.

CLOSING COSTS

- Low Closing Costs
- No Origination Fees

ELIGIBILITY

REQUIREMENTS

- Normal underwriting standards apply.

For informational purposes only, subject to SouthPoint Financial Credit Union policies, rules and regulations. Program subject to change at any time without notice.

*Requires Private Mortgage Insurance (PMI)

**Closing Costs cover: Title Insurance/Attorney Fees: up to \$800.00; Appraisal up to \$410.00; Recording Fees - \$92.00; Mortgage Registration Tax based on loan amount; Flood Certification - \$13.00; Closing Fees up to \$200.00; Document Preparation - \$150.00; Credit Reports - \$13.00 - \$30.00; Electronic Document Delivery Fee - \$4.00; Verification of Tax Return - up to \$25.00