

# Capstone Federal Credit Union

## Fixed Second Trust Deed Loans

(Effective October 1, 2018)

### **80% FINANCING – \*\*As low as 4.00% A.P.R.\*\***

Minimum Amount Financed: \$15,000.00 up to \$200,000.00

Minimum Terms: 60 months(5 years) up to 180 months(15 years)

#### 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

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#### Home Equity Line of Credit (HELOC)

Variable Rate = Prime -.25% 720> A  
Variable Rate = Prime +.25% 719-660 B  
Variable Rate = Prime + 1.25% 659-620 C

3 Tier's based on FICO; Floor Set at 4.00%, 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. Minimum amount borrowed from \$15K up to maximum of \$200K.

BORROW FUNDS FOR ANY PURPOSE. VISIT THE CREDIT UNION MORTGAGE WEBSITE OR CALL OUR HOME EQUITY LOAN CENTER AT (866)443-3570.

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

\*Annual Percentage Rate

\*\*Rates are determined by FICO score and term requested.