

## Fixed Rate and Adjustable Rate Loans – Terms Up to 30 Years

Mason-McDuffie Mortgage Credit Union Division is a proud partner of Tucoemas FCU. They have been working with credit unions for over 30 years and have local loan officers available for your convenience. Please contact Cindy Kemp at (559) 741-0994 with any questions.

- First time home buyers programs
- Down payment assistance programs
- Purchases up to 96.5%
- Refinancing up to 95%
- 1-4 family properties
- Condos and PUD's
- FHA & VA loans
- Non-owner occupied properties
- and much more

Interest rates change daily so give us a call for today's best rates.

## Variable Rate Equity Line of Credit Loans

	Minimum Rate	Index	Margin	APR*	Term	Points	Cap
80% LTV	5.000%	5.25%	0.000%	5.25%	20 years	NONE	14.000%

The APR, payment, or term may change due to variable-rate feature. Owner-Occupied Only.

Maximum Line of Credit: \$250,000.00

Minimum Initial Advance: \$5,000.00

Minimum Subsequent Advances: \$500.00

Index from Wall Street Journal Prime Rate + Margin = APR\*

Changes in January, April, July and October

\*APR = Annual Percentage Rate. Please inquire about closing costs.

THE ABOVE INFORMATION IS A BRIEF OUTLINE OF THE VARIOUS TYPES OF REAL ESTATE SECURED LOANS AVAILABLE AT TUCOEMAS FEDERAL CREDIT UNION. REAL ESTATE LOAN OFFICERS ARE AVAILABLE TO ANSWER MEMBER QUESTIONS AND REVIEW THE DETAILS ABOUT REAL ESTATE LOANS.

