



# 7-Year & 10-Year Fixed Refinance MORTGAGE special

### PAID IN 7 OR 10 YEARS:

That's right! Imagine not having a mortgage payment. That could soon be a reality thanks to Members First's Mortgage Refinance Program!

### LOW, FIXED PAYMENTS:

Take advantage of our low fixed mortgage rates and save EVERY MONTH.

### NO CLOSING COSTS:

When you take advantage of this LIMITED TIME OFFER, Members First will pay all normal closing cost!\*

This is a limited time offer. Member must meet all loan approval guidelines; the terms listed above and must agree not to prepay for the first six months. Members that have had prior no closing cost loans paid by the Credit Union must advance a minimum of \$30,000 in new money to qualify for the no closing cost special or agree to pay all normal closing costs on new loan.

<i>Program Details</i>		
<i>Rate</i>	<b>3.25% APR Fixed</b>	<b>3.49% APR Fixed</b>
<i>Maximum Term</i>	<i>7 years (84 months)</i>	<i>10 years (120 months)</i>
<i>Minimum Loan Amount</i>	\$30,000	\$30,000
<i>Maximum Loan Amount</i>	\$200,000	\$200,000
<i>Maximum Loan to Property Value*</i>	<i>100% tax assessment or 70% appraisal</i>	<i>100% tax assessment or 70% appraisal</i>
<i>Document Preparation Fee</i>	\$285.00	\$285.00
<i>Appraisal Fee</i>	\$400.00 - \$450.00 <i>(if property does not qualify using the tax assessment)</i>	\$400.00 - \$450.00 <i>(if property does not qualify using the tax assessment)</i>
<i>Closing Costs**</i>	<i>None to member (Paid by CU)</i>	<i>None to member (Paid by CU)</i>

*\*Member may borrow up to 100% of Tax Assessed Value. Members requesting to borrow greater than the tax assessed value can purchase an appraisal. Members may borrow up to 70% of the appraised value.*

*\*\*Normal closing costs to be paid by Credit Union include: Title Insurance and endorsements, documentary stamps, mortgage recording fees, and flood zone determination.*

**Questions?**  
**Call 434-2211 or visit a branch today.**

\*APR = Annual Percentage Rate. This is a limited time offer. All loans subject to approval. Normal closing costs to be paid by MFCU include: Title insurance and Endorsements, Documentary Stamps, Mortgage Recording Fees, and Flood Zone Determination excluding Document Preparation Fee and Appraisal Fee. A minimum advance of new money is required if Members First has previously paid closing costs. MFCU is an equal Housing Lender. Member NCUA.

**850.434.2211**  
[WWW.MEMBERSFIRSTFL.ORG](http://WWW.MEMBERSFIRSTFL.ORG)

*Subject to credit approval. Equal Housing Lender.  
Member NCUA*