



Unique Products to Offer Value to Your Business

Credit Union

Program	5/5 ARM	3/5 ARM	HomeBuyers Choice	Military Choice	15/30-Yr. Fixed
Term/Cap	Adjustable Rate, 2% Caps, 5% Life Cap	Adjustable Rate, 2% Caps, 5% Life Cap	30-Yr. Fixed	30-Yr. Fixed	15/30-Yr. Fixed
Product Types	Conforming and Jumbo	Conforming and Jumbo	Conforming and Jumbo	Conforming and Jumbo	Conforming and Jumbo
Loan Limits	\$510,400 Conforming, \$2Mil Jumbo	\$510,400 Conforming, \$2Mil Jumbo	\$510,400 Conforming, \$1Mil Jumbo	\$510,400 Conforming, \$1Mil Jumbo	\$510,400 Conforming, \$2Mil Jumbo
Min. Down Payment Primary/2nd Home	\$0/10%	\$0/10%	\$0*/5%	\$0*/5%	5%/10%
PMI	None	None	None	None	None
Occupancy	Owner and 2nd Homes	Owner and 2nd Homes	Owner and 2nd Homes	Owner and 2nd Homes	Owner and 2nd Homes
Property Types Not Allowed	<ul style="list-style-type: none"> Manufactured/Mobile Homes 2-Unit Property over \$653,550 Multi-unit 2nd Homes 	<ul style="list-style-type: none"> Manufactured/Mobile Homes 2-Unit Property over \$653,550 Multi-unit 2nd Homes 	<ul style="list-style-type: none"> Manufactured/Mobile Homes 2-Unit Property Multi-unit 2nd Homes 	<ul style="list-style-type: none"> Manufactured/Mobile Homes 2-Unit Property Multi-unit 2nd Homes 	<ul style="list-style-type: none"> Investment Property 2-Unit Property over \$653,550 Multi-unit 2nd Homes
Seller Concessions	Up to 6%	Up to 6%	Up to 6%	Up to 6%	3% to 9% Depending on LTV
Non-Occupant Co-Borrower	Allowed	Allowed	Allowed	Not Allowed	Allowed
Gift Funds	No LTV Limitations	No LTV Limitations	No LTV Limitations	No LTV Limitations	No LTV Limitations (Primary Residence)

Federally insured by NCUA. *100% financing loans may include an additional funding fee, which may be financed up to the maximum loan amount. Product features are subject to approval.
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