

# Skip the closing costs on your new home or refinance. **We'll pay up to \$8750\*\*!**

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When your Credit Union is 75 Years Strong... *You Can Do That!*

**4.50%  
APR\***



**Up to 90%  
Loan to Value**

Whether you're looking for a first mortgage or refinancing your existing one. Let us help you! It's easier than ever to apply.

- **No Prepayment Penalty**
- **Finance up to 90% of the value of your home**
- **Available terms of up to 30 years**
- **We'll pay closing costs up to \$8750\*\***

**Find out how easy it is today.**

**Call 305-471-5080 or to speak to a branch representative.**



\*APR=Annual Percentage Rate. Direct Deposit with Dade County Federal and auto debit of loan payment required. Rate and down-payment requirement based on credit evaluation. The rate you qualify to receive may vary depending on credit history, underwriting factors and term of loan. \*\*Credit Union will pay up to \$8750 closing cost with up to 90% loan to value. Closing cost excludes escrows and prepaid. Rate is not guaranteed until the loan is approved and the rate has been locked. Maximum loan amount is \$417,000. Advertised rate as of 2-4-14 assumes for a 30-year, fixed-rate, 1st lien, purchase money mortgage on an owner-occupied, single-family residence; loan amount of \$100,000.00; and monthly escrowing of taxes & insurance. For example, a \$100,000.00 loan amount financed at 4.500% (4.5001% APR), would result in 360 monthly principal and interest payments of \$506.69. Private Mortgage Insurance (PMI) is required for any loan above 80% LTV. New Money only. This offer does not apply to existing DCFU portfolio loans. If loan is paid in full in less than 5 years, member will be responsible to payback closing cost. To qualify for Lender pay closing cost, closing must be conducted by A&M Title Co. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice and cannot be combined with any other offer.

**305-471-5080 • [www.dcfcu.org/mortgage](http://www.dcfcu.org/mortgage)**

