



## Home Equity

Rates effective as of February 1, 2017 and may change at any time.

<b>Home Equity Loan</b>	
<i>Advance Amount</i>	<i>As low as APR*</i>
<b>60 Month Fully Amortized (Minimum credit score required for 100% financing)</b>	
80% AVM or Appraised Value	2.75%
90% AVM or Appraised Value	3.25%
100% AVM or Appraised Value	4.50%
<b>96 Month Fully Amortized (Minimum credit score required for 100 % financing)</b>	
80% AVM or Appraised Value	3.25%
90% AVM or Appraised Value	4.00%
100% AVM or Appraised Value	5.25%
<b>96 Month Balloon (Minimum credit score required for 100% financing) Up to 30 Year Amortization</b>	
80% AVM or Appraised Value	3.75%
90% AVM or Appraised Value	4.50%
100% AVM or Appraised Value	5.75%
<b>120 Month Fully Amortized (Minimum credit score required for 100% financing)</b>	
80% AVM or Appraised Value	3.75%
90% AVM or Appraised Value	4.50%
100% AVM or Appraised Value	5.50%

**Payment example:** \$30,000 with a 5 year fixed rate, amortized over a 5 year term at 3.25% APR, the monthly payment will be \$543.00. All Loans subject to approval and based on credit

**Payment example:** \$30,000 with an 8 year fixed rate, amortized over a 15 year term at 3.50% APR, the monthly payment will be \$215.00 with a final balloon payment of \$16,171.37. All loans subject to approval and based on credit.

**Payment example:** \$30,000 with a 10 year fixed rate, amortized over a 10 year term at 4.50% APR, the monthly payment will be \$310.90. All loans subject to approval and based on credit.

Fixed APR

AVM = Automated Valuation Model

\*APR = Annual Percentage Rate. Rate may vary based on credit score, type of loan and term, and is subject to change.

Must be or become UNI Credit Union member to obtain loan. All loans subject to approval and based on credit.

Home Equity Loans are available on owner-occupied dwellings located within the credit union's charter.

Proof of homeowners' insurance required. Member will pay title search, flood search, recording fee and property valuation when applicable.

### Home Equity Line

<i>Advance Amount</i>	<i>As low as APR*</i>	<i>Terms (Months)</i>
<b>HELOC**</b>		
80% AVM or Appraised Value	3.50%	120 months
<b>HELOC***</b>		
90% AVM or Appraised Value	4.00%	120 months

**Payment example:** \$30,000 with a 15 year variable rate, amortized over a 15 year term at 5.00% APR, the monthly payment will be \$238.00. All Loans subject to approval and based on credit.

\*\*The 80% Equity Line of Credit variable rate is based on the Prime Rate minus .50 with a variable-rate minimum 3.25% and maximum APR of 18%.

**Payment example:** \$30,000 with a 15 year variable rate, amortized over a 15 year term at 6.00% APR, the monthly payment will be \$254.00. All loans subject to approval and based on credit.

\*\*\*The 90% Equity Line of Credit variable rate is based on the Prime Rate with a variable-rate minimum 4.00% and maximum APR of 18%.

AVM = Automated Valuation Model

\*APR = Annual Percentage Rate. Rate may vary based on credit score, type of loan and term, and is subject to change.

Must be or become UNI Credit Union member to obtain loan. All loans subject to approval and based on credit.

Home Equity Loans are available on owner-occupied dwellings located within the credit union's charter.

Proof of homeowners' insurance required. Member will pay title search, flood search, recording fee and property valuation when applicable.