



**WE'RE READY  
FOR A HOME**

**We can  
help!**



**MORTGAGES**

# MORTGAGES

## 30 Year Term - Fixed Rate

### First Time Homebuyer

- 97% Loan to Value with Private Mortgage Insurance

### Hero's Choice

- For our First Responders, Educators, Reservists, Active Duty and Retired Military
- No Down Payment
- No Private Mortgage Insurance

### Veteran's Affairs

- For veterans, reservists, active duty, and families
- \$0 Down Payment
- No Private Mortgage Insurance
- Up to 647,200.00
- Will pay lender credit as bonus!

### Conventional Construction to Permanent

- Construction to Permanent Financing
- 100% Loan to Value with Private Mortgage Insurance

### Conventional

- 80% Loan To Value
- No Private Mortgage Insurance

### Conventional - Investment Property

- Purchase transactions up to 85% Loan To Value
- Refinance Transactions with Private Mortgage Insurance on Loan To Value over 80%

### Conventional Single Family

- Low Down-Payment
- Flexibility in term (UP TO 30 years)

**Are you ready to  
join the Marine  
FCU family?**

**Join Now**



### Helpful Links

[Membership](#)  
[Rates & Fees](#)

Membership eligibility  
required. Insured by  
NCUA.

# MORTGAGES

## 30 Years and Under - Fixed Rate

### Jumbo

- Purchase and refinance options
- Loan amount up to \$3,000,000.00 at 80% Loan to Value for Primary Residences and 2nd Vacation Homes
- 5-30 year financing with 20% down payment of the Sale Price

### Member's Choice

- 100% Conventional Portfolio Financing
- No Private Mortgage Insurance
- Low Competitive Rates
- 20 Years

## 15 Year Residential Investment Program

- Up to 80% Loan to Value on purchase transactions
- Up to 75% Loan to Value on refinanced transactions

## 10 Year Conventional Lot

- Unimproved/Lot Loan
- Low rates
- Up to 80% Loan to Value

## QUESTIONS?

Mortgages -- 910.355.5627  
HELOCs -- 800.225.3967

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