



YOUR VYSTAR MORTGAGE LOANS

P.O. Box 45085 Jacksonville FL 32232-5085
(904) 777-6000 or (800) 445-6289
www.vystarcu.org



Adjustable Rate Mortgage (ARM)

Typically, the initial rate and payment are lower than fixed-rate financing. Ideal for borrowers who want flexibility. Rates may increase after closing.

- 1/1, 3/1, 5/1, 7/1, 10/1, and 2-step (7/23) adjustable rate programs
- Call us for terms available
- Low closing costs
- Purchase financing available based on the lower of the sales price or appraised value; credit and type of property restrictions apply
- Refinances are available based on appraised value; credit and type of property restrictions apply
- Mortgage insurance requirements for loans in excess of 80% loan to value

Fixed Rate Mortgage

Enjoy a fixed rate for the life of your loan.

- Fixed principal and interest rate over the life of the loan
- Call us for terms available
- Purchase financing available based on the lower of the sales price or appraised value; credit and type of property restrictions apply
- Refinances are available based on appraised value; credit and type of property restrictions apply
- Mortgage insurance requirements for loans in excess of 80% loan to value

Jumbo Mortgage

For home-buying plans that call for \$417,001 or more.

- Call us for adjustable rates and terms available
- Low closing costs
- Purchase financing available based on the lower of the sales price or appraised value; credit and type of property restrictions apply
- Refinances are available based on appraised value; credit and type of property restrictions apply
- Maximum Loan Amount \$1,000,000

VA

Government-backed mortgage for qualified veterans.

- Call us for fixed rate and terms available
- Up to 100% financing for purchases based on the lower of the sales price or the appraised value
- Up to 100% refinancing on your current VA mortgage to reduce interest rate without cash back (at any time); up to 90% of the appraised value with cash back permitted
- Fully assumable with lender approval. Certain restrictions apply.
- Contact a Mortgage Loan Officer for details

FHA

Qualified home-owners can take advantage of this government-backed mortgage.

- Fixed rate available
- Call us for terms available
- Up to 96.5% financing for purchases on the lower of the sales price or the appraised value; credit and type of property restrictions apply
- Up to 80% financing on the appraised value for refinances without cash back; up to 80% with cash back permitted; credit and type of property restrictions apply
- Mortgage insurance required
- Contact a Mortgage Loan Officer for details

Manufactured Housing and Land

Freedom to get the type of home you want.

- Fixed and certain adjustable rates available
- Call us for terms available on purchases and refinances
- Double wide or larger and manufactured in 1976 or after
- Purchase financing available based on the lower of the sales price or appraised value; credit and type of property restrictions apply
- Refinances are available based on appraised value; credit and type of property restrictions apply
- Mortgage insurance requirements for loans in excess of 80% loan to value

Residential Land

Purchase or refinance property for your future dream home.

- Call us for fixed rate and terms available
- Up to 80% financing on purchases
- Up to 80% on refinances without cash back; up to 60% with cash back permitted

Condominium

Purchase or refinance an existing condominium.

- Call us for adjustable rates and terms available
- Low closing costs
- Purchase financing available based on the lower of the sales price or appraised value; credit and property restrictions apply
- Refinances are available based on appraised value; credit and property restrictions apply

For more information about our mortgage programs, for application and assistance, go to "Mortgage Center" at www.vystarcu.org. All loans are subject to credit approval. Certain restrictions apply.

At VyStar, we respond to your individual mortgage needs while providing outstanding value. As your mortgage lender, we offer a broad range of loan programs and services. Whether you are looking to secure new home financing, would like to refinance an existing mortgage or just get answers to your question about the lending process, we are ready serve you.

As a not-for-profit credit union working in your best interest, our programs provide the most extras and best service at the lowest possible cost. Get a low interest rate, flexible terms that are right for you and up to \$5,000 of your closing costs paid. Because you are with a credit union, you don't have to pay intangible tax at closing.

No Closing Costs offer available for purchase and refinance. Subject to credit approval - certain restrictions and limitations apply. Offer available only when obtaining a VyStar First Mortgage Loan - not available on VA, FHA & Reverse Mortgages. VyStar will pay borrower closing costs up to a maximum amount of \$5,000 excluding origination fee, discount points, private mortgage insurance, prepaid interest or funds to establish the member's escrow account. If the borrower pays off mortgage within the first 36 months, they will be required to reimburse VyStar for a portion of the closing costs paid by VyStar. Offer is available for a limited-time and subject to change without notice.

Should I refinance my home?

Consolidating debt, lowering your interest rate and building equity are some of the reasons why you might consider refinancing your mortgage. The bottom line is saving money.

Refinancing may not be right for everybody. How much money you might be able to save depends on a number of variables. Talk to a VyStar Representative to determine whether refinancing is the right decision for you.

Pay your loan off faster.

Did you know that by making one additional principal and interest payment during the year will save you interest over the life of your loan, build equity in your home faster, and your loan will be paid off sooner. Making payments with VyStar is fast, easy and convenient with Internet Banking, Magic*Touch or Automatic Transfer.

Services from start to close.

VyStar makes available a comprehensive program to assist with the buying and selling of real estate as well as closing on a loan. A VyStar Representative will be glad to explain how you will benefit and put you in touch with professionals that can help answer your questions.

How Do I Get The Rates?

Visit our website at www.vystarcu.org or call VyStar's Rate Line at (904) 777-6000 or 800-445-6289, option 5. (Interest rates and points may fluctuate daily.)

How Do I Apply?

Our mortgage specialists are available to answer your questions and assist you with all your borrowing needs. We have a package of information

FOR AN APPOINTMENT with one of our experienced VyStar Mortgage Loan Consultants call (904) 908-2689 or (800) 445-6289, ext. 2689. They are available to work with you at any location, and at any time that is convenient for you, including evenings and weekends.

STOP BY A BRANCH: We have trained Member Relationship Specialists available at each branch location to discuss your mortgage financing options and take your mortgage loan application.

APPLY BY PHONE: Our Call Center Mortgage Unit is standing by to help you with your application. Call (904) 777-6000, option 3 or 800-445-6289, option 3.

APPLY ONLINE: Apply for your mortgage online at www.vystarcu.org.

Go to "Credit & Lending Center" on our home page and select Mortgage Loans for VyStar's **MORTGAGE CENTER**. Our online MORTGAGE CENTER is your resource for purchasing or refinancing a home with a variety loan options, an online application, glossary of common mortgage terms, rates, calculators, insurance and property information and more.

MORTGAGE LENDING DEPARTMENT: VyStar Credit Union
4949 Blanding Boulevard
Jacksonville, Florida 32210

Equal Housing Lender

Many factors are taken into consideration when reviewing a loan application – your employment history, individual ability to repay, and your credit history.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. Loans made are considered without regard to race, color, religion, sex, national origin, marital status or age of any persons, or because a person receives income from a public assistance program, or has in good faith exercised any right under the consumer credit protection act.