

## Home SWEET Home Equity Loans

**Home Equity Line of Credit (HELOC):** Application must be dated in February of 2021. Floor rate is 4.00% APR. Max APR is 18.00%. Actual rate will be determined based on credit history, term, loan to value and other factors. Home must be owner-occupied. 90% is the maximum loan-to-value, less first mortgage balance. Only pay interest on the funds you borrow. To receive "no closing costs" offer, the minimum line amount is \$10,000 and less than 90% of the Tax Assessment Value. Additional Appraisal Fees and Title Search Fees may apply. Interest may be tax deductible (consult your tax advisor). Maximum loan amount: \$150,000. Property and flood insurance (if applicable) are required. Other restrictions may apply. Rates are subject to change without notice. Mortgage loans are subject to creditworthiness and membership eligibility is required. A variety of rates and terms are available. Contact us for current rates. APR= Annual Percentage Rate. Simplicity Credit Union is federally insured by NCUA. Equal Housing Opportunity lender. NMLS #691144

**(2nd Mortgage) Home Equity Loans:** To receive "no closing costs" offer, the minimum line amount is \$10,000 and less than 90% of the Tax Assessment Value. Applies to 2nd Mortgage loans only. Additional Appraisal Fees and Title Search Fees may apply. Actual rate will be determined based on credit history, term, loan to value and other factors. Rate and term would impact your payment. For example: 3.74% APR would equal a payment of \$13.55 per \$1000.00 borrowed for 84 months. Property and flood insurance (if applicable) are required. Other restrictions may apply. Rates are subject to change without notice. Mortgage loans are subject to creditworthiness and membership eligibility is required. A variety of rates and terms are available. Contact us for current rates. Simplicity Credit Union is federally insured by NCUA. Equal Housing Opportunity lender. NMLS #691144