



YOUR VYSTAR MORTGAGE LOANS

P.O. Box 45085 Jacksonville FL 32232-5085
(904) 777-6000 or 1 (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.

- 3/1, 5/1, 7/1, and 10/1 adjustable-rate programs
- Call us for terms available
- Low closing costs
- Purchase financing available based on the lower of the sale 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 \$510,400 or more.

- Call us for adjustable rates and terms available
- Low closing costs
- Purchase financing available based on the lower of the sale 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 of \$3,000,000

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 sale 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 homeowners 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 sale 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 sale 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 sale 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, and for application and assistance, search "Mortgages" on 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, refinance an existing mortgage or just get answers to your questions 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 limited-time offer on purchase and refinance subject to change without notice. Certain restrictions apply. Available only when obtaining a VyStar First Mortgage Loan - not available on VA and FHA 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. Fees are collected during the loan process and will be credited back on the settlement statement at loan closing.

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.

Where can I view the rates?

Visit our website, www.vystarcu.org, or call VyStar's Rate Line at (904) 777-6000 or 1 (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 to assist you through the mortgage process as well.

FOR AN APPOINTMENT: Contact your VyStar branch of choice to make an appointment with a Home Loan Advisor.

APPLY BY PHONE: Our Contact Center Mortgage Unit is standing by to help you with your application. Call (904) 777-6000, option 3, or 1 (800) 445-6289, option 3.

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

To access VyStar's Mortgage Center, hover over the "Products & Services" tab on our home page and click "Mortgages." Our online Mortgage Center is your resource for purchasing or refinancing a home with a variety of loan options. It provides an online application, with a 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, including your employment history, individual ability to repay, and 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.