

Is FHA the only way?

Introducing Opportunity Loans, Built to Get You into Your Home With Fewer Fees

Compared to FHA Loans, HHCU's Opportunity Home Loans have an even lower down payment, no upfront fee and require less restrictive appraisals.

- **Down payment as low as 3.0%**
- **No upfront fee**
- **Competitive rates**
- **Manufactured home purchases eligible**
- **Local HHCU servicing**
- **Local decision making**

	FHA Loan	HHCU Opportunity Loan
Minimum Down Payment	3.5%	3.0%
PMI or MIP Upfront Fee	1.75%	0
PMI or MIP Annual Fee	0.45% - 1.05%	0
Appraisal Details	More Restrictive HUD Property Guidelines	Standard

Payment Example		
	FHA Loan	HHCU Opportunity Loan
Purchase Price	\$150,000	\$150,000
Upfront MIP Fee	\$2,625	\$0
Monthly MIP Fee	\$56.25	\$0
Annual Percentage Rate (APR)	5.50%	6.25%
Total Monthly Payment	\$1,072.84	\$1,073.58

Example based on a 30-year term, a credit score of 625, a purchase price of \$150,000 and APR posted as of 3/11/19. Payments shown do not include taxes and insurance. Rate may be higher depending on credit factors. Membership and qualification standards apply.



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