



# McCoy Federal

*Your Community Credit Union*

## Home Improvement 80% LTV Information Sheet

*Effective November 23, 2022*

McCoy Federal Credit Union is pleased to offer the following interest rates on our Home Improvement loans.  
*Please note that interest rates are subject to change at any time and without notice.*

**As low as 6.25% fixed rate - 6.473% APR**

*APR denotes Annual Percentage Rate*

---

McCoy Federal Credit Union offers financing on single-family primary residences located in the State of Florida.  
The maximum amount we will finance is **80%** of the appraised value less the amount owed on any first mortgage.

---

### **We require the following documents at the time of the interview:**

- 1) Completed loan application (visit our web site at [www.mccoyfcu.org](http://www.mccoyfcu.org))
- 2) Proof of all sources of income:
  - Current pay stub
  - W-2s received for all employment for the past two (2) years
  - Lease rental agreement for any rental property income
  - If you are self-employed, your tax return and profit& loss statement for the past 2 years
- 3) Your homeowner's insurance policy
- 4) Your tax assessment
- 5) Your warranty deed
- 6) Your first mortgage coupon book or monthly statement
- 7) The original cost of the property and the year you acquired the property
- 8) Your owner's title policy

**We invite you to make an appointment with a McCoy Federal Credit Union  
Mortgage Officer by calling 407-855-5452, ext 52301.**



PO Box 593806 Orlando Florida 32859-3806 • 407-855-5452 • Fax: 407-843-1717 • email: [mccoy@mccoyfcu.org](mailto:mccoy@mccoyfcu.org)

[www.mccoyfcu.org](http://www.mccoyfcu.org)