

## Vacant Land Information Sheet

Effective February 1, 2021

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

**Residential Use Land/Lot 3.052% APR for 10 Years**  
**Please contact us for the current rates for all other purposes**  
*APR denotes Annual Percentage Rate*

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McCoy Federal Credit Union offers financing on single family property to be used for single family dwellings of five (5) acres or less located in Orange, Osceola, Seminole or Lake County and not to exceed \$200,000.

The maximum amount we will finance is 75% of the purchase price or the appraised value, whichever is less.

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### 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) The sales contract
- 4) Your last three months credit union (bank) statements

**We invite you to make an appointment with a McCoy Federal Credit Union  
Mortgage Officer by calling 407-855-5452, ext 2301.**

