

## Rental Mortgage Information Sheet

Effective May 1, 2017

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

**As low as 8.00% fixed rate up to 25 year term - 8.097% APR**

**1% Origination Fee**

*APR denotes Annual Percentage Rate*

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McCoy Federal Credit Union offers financing on single family dwelling located in Orange, Osceola, Lake or Seminole County.

The maximum amount we will finance is **70%** of the appraised value.

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

#### For all mortgage loans:

- 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 last three months credit union (bank) statements
- 4) **If this is a home purchase**, please bring the sales contract with you
- 5) **If this is a refinance**, please bring the following additional documents and information with you:
  - Your property tax bill
  - Your homeowner's insurance policy
  - Your warranty deed
  - Your first mortgage coupon book or monthly statement
  - Your owner's title policy
  - The original cost of the property and the year you acquired the property
  - The purpose of this refinance
  - A list of improvements made or to be made to the property pending approval of this loan

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