



McCoy Federal Credit Union

Your Full-Service Community Credit Union

Vacant Land Information Sheet

Effective May 1, 2017

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.

As low as 10.00% fixed rate up to 10 year term - 10.343% APR

APR denotes Annual Percentage Rate

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.

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

- 1) Completed loan application (visit our web site at 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.**



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www.mccoyfcu.org