

Mobile Home Mortgage Information Sheet

Effective January 1, 2019

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

As low as 5.25% fixed rate up to 25 year term - 5.363% APR

APR denotes Annual Percentage Rate

McCoy Federal Credit Union offers financing on moveable dwelling constructed in one or more units to be occupied on land owned by borrower.

The maximum amount we will finance is **80%** of the appraised value.

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

- 1) Completed loan application (visit our web site at www.mccoysfcu.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) Title or titles to mobile home
- 8) Registration for mobile home

Additional information needed at the time of interview:

- A. Original cost of the mobile home
- B. Year the mobile home was acquired
- C. Any major improvements made to the mobile home
- D. Estimated value the mobile home with property will appraise for

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

