



Fixed Rate

**7.50%
APR***

**Loans Available in
Washington State Only**

- **Maximum Loan to Value: 75%**
- **25% Down Required on all Purchases**
- **Maximum Term: 180 Months (15 years)**
- **Maximum Acreage: 40**
- **OCCCU Finances Raw Land**

*Annual Percentage Rate. Financing up to 75% of the property's value, or 75% of the purchase price is required on purchase transactions. For example; loan amount \$100,000, down payment of 25% (\$25,000), 1% processing fee (based on the amount financed). Third party fees may apply: appraisal (\$500-\$700), title insurance, filing fees and/or escrow incurred by OCCCU during the loan process. No prepayment penalties or balloon payments. After the loan has been fully paid, a conveyance fee will be charged by Trustee Services Inc. to remove the Deed of Trust.



Tracy Dickinson

Mortgage Center Loan Officer

NMLS#597801

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