

# Conventional Portfolio Mortgage Loan



## Limited Time Only!

Get 1% of the loan amount or \$5,000\* lender credit toward closing costs

Get up to 90%\*\* loan to value without paying PMI

## Purchase or Refinance



## 90 Days Rate Lock At No Cost\*\*\*

Applications must be received by Nov 30th 2022 and loan funded before Jan 31st 2023 by 5PM CDT

- Lender credit toward the closing cost of 1% of the loan amount or \$5,000 whichever is lower will be offered.
- Promotion valid for single-family residences, excluding condominiums and townhomes.
- Minimum loan amount must be \$200,000.
- Terms and conditions apply.
- Promotion applies to portfolio loans only.
- Rates and offers are subject to change without prior notice.

\*\* On Cash out maximum LTV is up to 80%

\*\*\*The rate lock allows you, our member to lock in interest rate for up to 90 days once you have a signed purchase agreement on a property. The exact interest rate is determined on the date that you lock in your interest rate, as new rates are published daily. Once you lock, you will have up to 90 days to close your loan or there is a cost to extend the rate lock for up to 30 days depending on the number of days of the rate lock extension. There after rates will be based off worse case pricing. This is not a commitment to lend. Rates, program terms, and conditions are subject to change without notice other restrictions and limitations may apply. All loan products are subject to program eligibility, credit review, collateral requirements, and approval.

**Contact us at: 281-921-8500 or 888-786-1824**



**NIZARI** PROGRESSIVE FEDERAL CREDIT UNION

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