



Westminster Federal Credit Union

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Advantage Home Equity Line of Credit Loan

Qualifying Terms

- 10, 15 or 20 Year 2nd Mortgage Term (No Balloon or Interest Only loans)
- **Advantage** loan must be in First Lien position
- Maximum **Advantage** HELOC Amount \$200,000.00
- Average Credit Score(s) \geq 680
- 75% + Equity (Value Check value. If no Value Check, member must pay for new appraisal.)
- Debt to Income Ratio \leq 45%
- Total Cost is only \$274 (plus any wire fees).
(If loan > \$125,000, a Title Insurance policy will be needed. Estimated cost is \$650)
- Taxes & Insurance paid and verified (no escrow - taxes & Insurance paid by member.)