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THE PEOPLE'S FCU REAL ESTATE APPLICATION

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Real Estate Rates are based on term and may change on a weekly basis. Please contact our mortgage department for current rates. Rate will be determined at time of approval and be good for thirty days.

PRINCIPAL RESIDENCE – Homestead (We will not finance Mobile Homes with or without a permanent foundation.

We will finance 80% of appraisal provided that it does not exceed purchase price or loan pay off balance.

The Credit Union will not make loans on property outside the state of Texas and will stay within a 150 mile radius of Amarillo, Texas.

RENTAL OR UNIMPROVED PROPERTY (LAND)

We will finance 70% of appraisal provided that it does not exceed purchase price or loan payoff balance.

TERM – 15 years maximum

CREDIT LIFE - The credit union offers a credit life policy for loans ten years and under.

NO PERSONAL CHECKS accepted at closing, must be certified funds.

TAXES & INSURANCE – We do not include taxes and insurance in your monthly payment. You will be responsible to pay them yearly and furnish the credit union with a copy of the paid receipt. You will be required to furnish a Homeowners policy at closing showing the Credit Union as lien holder.

Completion of the loan is approximately 5 to 6 weeks.

WHEN RETURNING THE APPLICATION, THE FOLLOWING ITEM WILL BE REQUIRED.

1. Copy of Warranty Deed showing ownership and legal description.

2. Purchase only-Signed sales contract between the seller & buyer with proper legal description. We are able to provide a sales contract if there is no realtor involved.

ONCE YOUR APPLICATION IS COMPLETE AND YOU HAVE ACQUIRED THE DOCUMENTATION LISTED ABOVE, PLEASE CALL 359-8571 TO MAKE AN APPOINTMENT TO TURN IN YOUR REQUEST. MEMBERS WITHOUT AN APPOINTMENT MAY HAVE TO WAIT. YOUR APPLICATION WILL NOT BE PROCESSED UNTIL ALL THE ABOVE DOCUMENTS ARE PROVIDED WITH THE COMPLETED APPLICATION.

7/12/16

Conner Scott	Sarah Bixenman
Real Estate Officer	Lending Supervisor
NMLS ID#: 1441943	NMLS ID# 485443