

LOANS
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Mortgages for Anne Arundel County Public School Employees

Whether you're buying or refinancing, we can help you with the following:

- Finance your home with as little as 3% down²
- Earn an average rebate of \$1,500 when you buy or sell using a realtor from our HomeAdvantage™ program³
- Close in 30 days or less

Start your application

Apply online at esfcu.org/MortgageAnneArundel and enter the promo code ESFCU\$2500 in the comments box located at the end of the application.

Apply now and save up to
\$2,500 in closing costs¹

¹ Loans subject to credit qualifications and approval. Member must apply online between now and September 30, 2017 and use the promotion code ESFCU\$2500 to be eligible for up to \$2,500 in closing costs on first mortgages. This credit will be applied at the time of closing. This promotion is only available for properties located in Anne Arundel County and cannot be combined with other offers and not valid on existing Educational Systems FCU loans.

² Loans subject to credit qualifications and approval. Applicants must meet membership requirements. A monthly payment example would be a 30-year (360 months) fixed rate loan of \$100,000 at 97% loan-to-value, with a down payment of 3% or \$3,000, an APR of 4.758% and a fixed rate interest rate of 4.25%. The fixed monthly payment would be \$491.94. The total payment over 360 months would be \$177,098.

³ The HomeAdvantage™ program is made available to you through a relationship between Educational Systems FCU and CU Realty Services. Program rebates are awarded by CU Realty Services to buyers and sellers who select and use a real-estate agent in the HomeAdvantage network of approved agents. Home buyers or sellers are not eligible for the rebate if they use an agent outside this network. Using Educational Systems FCU for a mortgage is not a requirement to earn a rebate. Rebate amounts are dependent on the commissions paid to the agent. Rebate incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with Educational Systems FCU to get details that may affect you. Loans subject to credit qualifications and approval.



Federally
insured by
NCUA



**Educational Systems
Federal Credit Union**

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