



From application to closed within

15 DAYS* with

Fast Trak Refi

Start saving today!

- ✓ Reduce terms
- ✓ Change from ARM to a Fixed Rate
- ✓ Lower your interest rate



Maximum loan amount \$400,000



No MI on over 80% LTV



45% maximum DTI

*15 calendar days (excluding holidays).

REQUIREMENTS

- ✓ Borrower and co-borrower must be in same line of work for at least 2 (two) consecutive years
- ✓ Mortgage only credit report required (no late payments within the past 24 months)
- ✓ 1 (one) most recent paystub for all borrowers
- ✓ 1 (one) most recent year W2 for all borrowers
- ✓ 1 (one) most recent 30 day bank statement if closing costs are over \$1,000








Calcasieu Teachers & Employees Credit Union has partnered with Member Home Loan to offer you mortgage loans. Member Home Loan's knowledgeable staff will help you throughout the entire mortgage loan process and find a payment that fits your budget.

CALL TODAY TO LEARN MORE

866-520-4702 | 832-912-2151

ctecu.mymortgage-online.com

TO QUALIFY

	 PRIMARY RESIDENCE	 SECOND HOME	 INVESTMENT HOME
	620 or higher FICO score	640 or higher FICO score	680 or higher FICO score
	95% maximum LTV/CLTV	90% maximum LTV/CLTV	80% maximum LTV/CLTV



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