CONTACT US:

Mortgage Loan Department
Publix Employees
Federal Credit Union

PEFCU Main Office – Lakeland
3005 New Tampa Highway
Lakeland, FL 33815

Mailing Address:
PEFCU
Post Office Box 1000
Lakeland, FL 33802-1000

www.pefcu.com

Local Lakeland Area (863) 683-6404

Toll-Free (800) 226-6673

Publix Employees Federal Credit Union

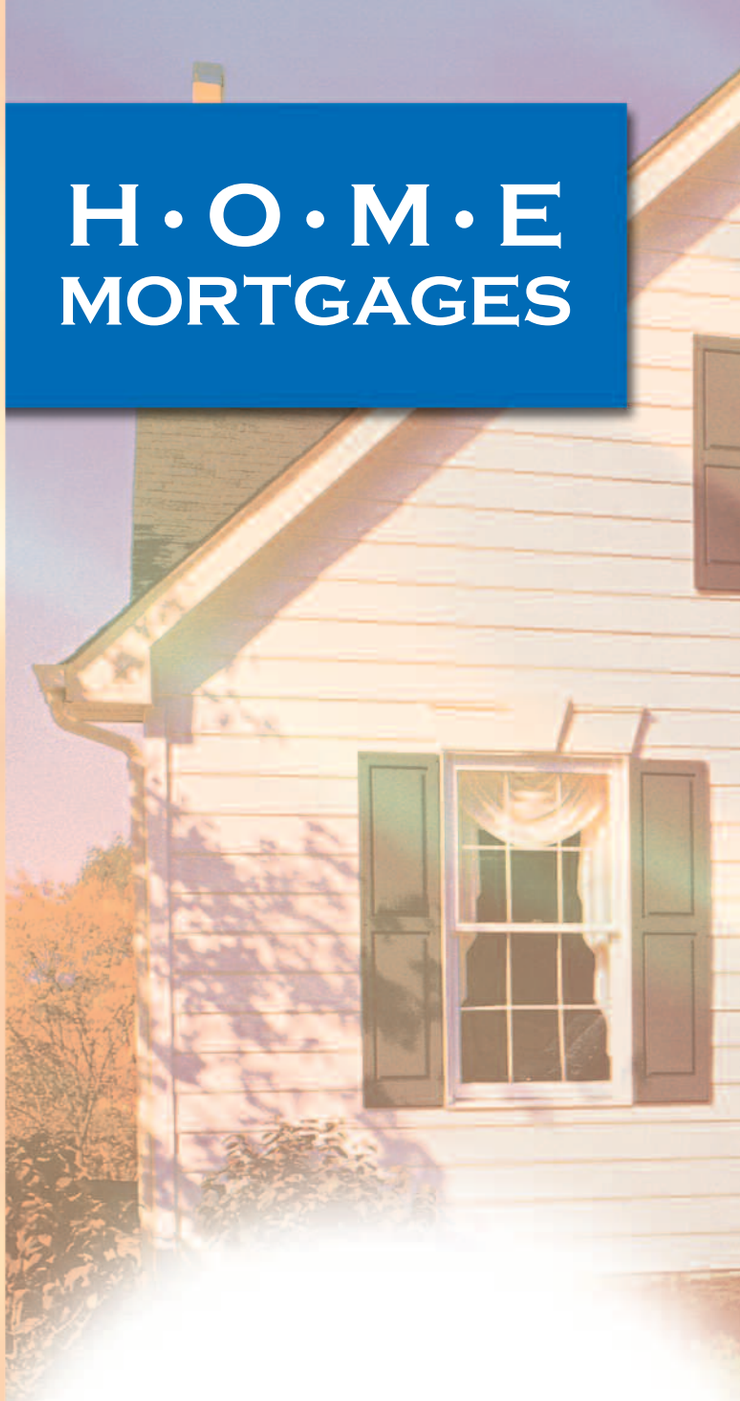
* All Credit Union Mortgage loans comply with the following guidelines, rules, regulation and laws, as applicable: NCUA Rules and Regulations, FHLMC procedures and guidelines, Truth in Lending, Equal Credit Opportunity Act, Fair Credit Reporting Act, Fair Debt Collection Practices, Home Mortgage Disclosures Act, Real Estate Settlement Procedures Act, and Home Ownership Equity Protection Act.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER
We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

Rev. 6/12

H·O·M·E MORTGAGES



Publix Employees Federal Credit Union

Home Sweet Home is without a doubt one of life's greatest pleasures.

First Mortgage Loan

PEFCU offers a conventional mortgage loan to members for the purchase or refinance of their primary residence. The home must be an existing single-family, block or frame, detached residence located in Florida or Georgia. (Loans are not available on vacation homes, rental properties, mobile homes, condominiums or townhouses.)

Purchase loans available up to 95% of the purchase price or current appraised value, whichever is less. No construction loans.

Refinance with additional cash out over your existing 1st mortgage balance and closing costs, financing available up to 90% of current appraised value. This additional cash can be used for any worthwhile purpose such as paying off an equity loan, home improvement, debt consolidation, and/or investment.

Refinance to reduce your rate/term paying off just your existing 1st mortgage balance and closing costs, financing available up to 95% of current appraised value.

We offer a **fixed rate** loan program with terms up to 30 years. Interest rates are quoted daily and are determined by market conditions. Visit **www.pefcu.com** or call the credit union for current rates.

Second Mortgage/Home Equity Loan

PEFCU offers a fixed rate Second Mortgage Loan or better known as a Home Equity Loan to members on their primary residence with terms up to 15 years. The home must be an existing single-family, block or frame, detached residence located in Florida or Georgia (loans are not available on vacation homes, rental properties, mobile homes, condominiums or townhouses). Financing is available up to 90% of the current appraised value minus the existing first mortgage loan balance (100% if PEFCU currently holds the first mortgage loan).

The loan proceeds can be used for any worthwhile purpose, such as, home improvement, debt consolidation, and/or investment. The minimum amount is $10,000. Visit **www.pefcu.com** or call the credit union for current rates.

Property Loan/Vacant Land

PEFCU offers a fixed rate property loan for either the purchase or refinance of vacant land in Florida or Georgia with terms up to 12 years. The property must be residential (no commercial or agricultural properties). Visit **www.pefcu.com** or call the credit union for current rates.

Purchase loans available up to 75% of the purchase price or current appraised value, whichever is less.

Refinance loans available up to 60% of the current appraised value.