

# Opportunity Loans

**Better than FHA loans!  
Designed to get buyers  
into homes more easily!**



- ✓ **Down payment as low as 3.0%\***
- ✓ **No upfront fee**
- ✓ **Competitive rates**
- ✓ **Manufactured home and pole barn eligible**
- ✓ **Local HHCU servicing and decision making**
- ✓ **Standard appraisal**
- ✓ **No foundation inspection**

	<b>FHA Loan**</b>	<b>HHCU Opportunity Loan</b>
<b>Minimum Down Payment</b>	3.5%	3.0%
<b>PMI or MIP Upfront Fee</b>	1.75%	0
<b>PMI or MIP Annual Fee</b>	0.45% - 1.05%	0
<b>Appraisal Details</b>	<b>More Restrictive HUD Property Guidelines</b>	<b>Standard</b>

\*Example based on a 30-year term, a credit score of 650, a loan amount of \$150,000, and an APR of 5.335% as of 7/26/2021. Estimated payment schedule for \$150,000 would be 359 payments of \$828.31 and 1 payment of \$824.28. Payments shown do not include taxes and insurance, so actual payments will be higher with those amounts added. Rates may be higher depending on credit factors. Membership and qualification standards apply. Rates subject to change.

\*\*FHA example is for illustrative purposes only.



**Hoosier Hills**

CREDIT UNION

[hoosierhills.com](http://hoosierhills.com) | 800.865.2612

Your savings federally insured up to \$250,000 by NCUA.

Equal Housing Lender. NMLS #408510

