

# Quincy Credit Union in Partnership with Allanach Mortgage Group Corporation

## Purchase and Refinance Mortgage Products MA, NH, ME, CT, RI, and FL



Allanach /Mortgage Group Corporation, NMLS#2894

**3.5% down FHA Government Mortgage-** Loan to Values of 96.5% with credit scores starting at 550. Home must be an owner-occupied home. Down payment can be a gift from close family member. One to four family homes allowed with 3 months reserves for three and four family only. This government loan will have an additional 1.75% charge to closing cost that funds the government insurance for this loan. This fee can be incorporated inside the loan.

**VA Mortgage-** Loan -to-values up to 100% on purchase and refinance. One to four family homes with credit scores starting at 580. No P.M.I. required and all homes must be owner-occupied. The VA insurance will charge 2.15% to the loan in closing costs that can be included in loan. Disabled veterans upon approval will not incur fee.

**Rehab Mortgages, Fannie Mae Homestyle and FHA 203k.** Each of these mortgages products allows you to purchase a home and get the funds you need to make home improvements. The down payment requirements are 5% and 3.5% respectively.

**Jumbo Mortgage Program-**Loan-to-value up to 90% with credit scores starting at 680. Borrow up to \$2,000,000.

**Reverse Mortgage-** For seniors over the age of 62 years old. Call (800) 886-4848 ask for Mike for questions.

**Conventional Loans-** 3% down payment available with credit scores starting at 640.

**Quincy CU and Allanach/Mortgage Group Corporation will work together to help members with wholesale mortgages. Please note, these loans will not be serviced at the credit union. All loans are closed with seller service release.**

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Quincy Credit Union • 100 Quincy Avenue • Quincy, MA 02169 • Phone: (617) 479-5558 • Fax: (617) 479-1209 • 519 Columbian Street • Weymouth, MA 02190 • Phone: (781) 340-7117 • Fax: (781) 340-7199 • Toll Free: (866) 479-5558 QCU offers financial products and services to individuals who live or work in Norfolk and Plymouth Counties and Dorchester, as well as their families. A \$5.00 Primary Share Account is required for Membership. Federally Insured by NCUA. MSIC. EHO Lender.