

# NAILED IT

## FIXED RATE HOME LOAN SPECIAL

- No Closing Cost Options
- Flexible Terms – 15, 20, & 30 Year
- Pre-Approval in 1 Business Day



**LOWEST RATE  
GUARANTEE<sup>1</sup>**

**\$500** VISA GIFT CARD<sup>2</sup>  
OR **FREE APPRAISAL**

## FIRST-TIME HOME LOAN

- Special First-Time Homebuyer Rates
- Low Down-Payment Options
- Pre-Approval in 1 Business Day

**\$1,000** MAXIMUM<sup>3</sup>  
CLOSING COSTS



\*APR - Annual Percentage Rate. Promotion valid until April 30, 2019. To be eligible, you must close your mortgage on or before 6/30/19 and have submitted an application during the time period 2/4/19 - 4/30/19. Mortgage Payment Example: 30 year fixed rate at 4.000% APR - payment of \$4.77 per \$1,000 borrowed; 15 year fixed rate at 3.625% APR - payment of \$7.21 per \$1,000 borrowed. The payment example does not include amounts for taxes and insurance premium, if applicable, and that the actual payment obligation will be greater. The terms listed are the maximum term available for qualified borrowers.

<sup>1</sup>You will receive \$500 if we are unable to match your quoted rate. Limited-time offer available for secondary market purchases - any fixed 15-, 20- or 30-year mortgage. Certain product exclusions may apply. Loan Estimate (LE) from competing lender must be dated and received within 3 calendar days prior to locking interest rate at SouthPoint Home Mortgage (SPHM). The terms of the competing loan must be identical to SPHM's loan. If the loan does not close within the commitment period, the rate match may be voided. To receive \$500, member must provide a signed, executed copy of the final Closing Disclosure (CD) and a copy of the mortgage note within 30 calendar days of loan closing with another lender. Offer not valid if original loan terms or conditions change prior to closing. Once approved, \$500 will be automatically deposited into member's SouthPoint Financial Credit Union account within 30 calendar days of receiving the necessary documentations. <sup>2</sup>You choose between \$500 Visa Gift card that will be given to you at time of closing or up to \$500 maximum credit on your settlement statement for appraisal. <sup>3</sup>Limited-time offer available for First Time Homebuyer purchases only. \$1,000 maximum closing costs may not be available in all states.