



3900 Crown Road • Atlanta, GA 30380-0001  
(404) 768-4126 • (800) 849-8431 • Fax (404) 768-0815

**Are you thinking of purchasing a home, refinancing your current mortgage loan, or applying for a second mortgage?**

**If so, APCU has great news for YOU!**

For a limited time only, if you finance or refinance a mortgage loan with APCU, there are no closing costs\*.

Even if you already have a mortgage financed with us and would like to refinance and take out equity in your home, you could still qualify for our

### **No Closing Cost Promotion!**

At APCU, our mortgage loan programs are designed to give you exceptional value and affordability:

- Choose from a broad range of mortgage loan programs to suit your needs
- Enjoy competitive rates and flexible terms
- Experience peace of mind knowing that your mortgage loan is financed with people you know and trust

Financing or refinancing your home has never been so easy or affordable. Just call one of our mortgage experts at (404) 768-4126 or Toll-free at (800) 849-8431 and let them help you find the mortgage program that works best for you.



**But hurry!**  
**The No Closing Cost Promotion**  
**ends June 30, 2015!\*\***

**Click here to apply today!**

\* First Mortgage Loans must be for \$25,000 or greater and Second Mortgage Loans must be for \$10,000 or greater in order to qualify for the No Closing Costs Promotion. At closing, the borrower(s) will receive a credit on their Settlement Statement for upfront fees. APCU will pay the Closing Costs (Origination Charge, Tax Service Fee, Title Services and Lenders Title Insurance, Owners Title Insurance (purchases only), Recording and Transfer Charge and Pest Inspection Fee (purchases only). Borrower(s) are responsible for paying the Appraisal Fee (range of fee is \$300-\$765), Credit Report Fee, and Flood Certification Fee (upfront fees) at the time of application. If the borrower(s) does not close the loan, the borrower(s) will not be refunded the upfront fees. If the borrower(s) refinances their existing APCU First Mortgage Loan or APCU Second Mortgage, they must take out an additional \$15,000 or more above the current mortgage payoff in order to qualify for the No Closing Cost Promotion. Property Insurance is required. Mortgage cannot be paid off within 36 months of original financing date.

\*\* Loan Applications must be in progress with APCU's Loan Department by June 30, 2015.

