**FIXED RATE - 10 Year Mortgage**

*Limited time only. Rates As Low*

**Refinance & Lower Your Home Loan Payment!**

$1,000 Closing Cost Credit*!

Great Low Rates / Easy Online Application / Quick Loan Decisions

**Contact Dorothy TODAY to get started!**

Dorothy Hines
dhines@educu.org
NMLS#75519

Phone 614-340-1504

Online www.educu.org

*APR = Annual Percentage Rate. $1,000 closing cost credit based on a 10-year 1st position mortgage with a 70% or less loan to value, single family home only, owner occupied, primary residence with approved credit / collateral and a minimum loan amount of $100,000; maximum conforming loan amount is based on Fannie Mae Guidelines (may vary by state and county). Offer available to homeowners in Ohio and contiguous states. Minimum credit score is 720, debt to income ratio maximum 50%. Refinance, Purchase, or Refinance with cash out available. Other rates apply for lower credit scores, higher debt to income ratio, or higher loan to value. Other restrictions may apply. Closing costs vary. Rates, terms, and conditions are subject to change at any time and without advance notice. NMLS # 811029.