

*Zero in on a goal.
Finish strong.*



Are you looking to eliminate your mortgage sooner? Allegacy is here to help. With our Mortgage Eliminator Loan, you can enjoy a lower rate and flexibility with your term.

LOWER RATES, FLEXIBLE TERMS

With flexible terms available, you can refinance both your primary residence and vacation home (manufactured homes not included) up to 80% loan to value and loan amount up to \$750,000.

LESS FEES, LESS STRESS

With the Mortgage Eliminator Loan, you can save money up front by not having to pay for fees you typically incur with a mortgage purchase or a refinance, including:

- No appraisals required for loan amounts under \$250,000.
- No origination fees.
- No discount points.
- No prepayment penalties.
- And in qualifying states, pay little to NO closing costs*

MORE WAYS TO USE THE MORTGAGE ELIMINATOR LOAN

Paying off your mortgage also helps build the equity in your home. The good news is you don't have to wait to pay off your mortgage to access that equity. You can convert some of the equity you have into cash and continue paying off your mortgage with cash-out refinancing. That extra cash is a good way to tackle home upgrades, consolidating high-interest debt or other financial needs.

**VISIT US ONLINE, AT YOUR NEAREST FINANCIAL CENTER OR
CALL 336.774.3400 TO GET STARTED.**

Allegacy is an Equal Housing Lender. All loans are subject to credit approval. Rates are based on your credit history and profile. Rates, terms, and products subject to change without notice. *Qualifying states pay little to no closing costs. Closing costs are fees charged by Allegacy at the closing of the transaction that may include property title search, flood certification and if deemed necessary, an appraisal fee. ©2023 Allegacy Federal Credit Union.



FEDERAL CREDIT UNION

MORTGAGE ELIMINATOR LOAN

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