

Welcome to

MyPlace

An affordable mortgage loan program

from

United Midwest Savings Bank

1.99%/2.055% A.P.R.

30-Year Fixed Rate

Up to 97% Loan-to-Value



United Midwest's **MyPlace** mortgage loan program is for eligible borrowers who meet the following criteria:

1. Own or are buying a home within Logan, Champaign, Preble or Darke counties in the state of Ohio

AND

2. This is a primary residence is located within a low- or moderate-income census tract OR the borrower(s) income is within low- or moderate-income levels.*

In addition to this great rate, **MyPlace** mortgage loans include the following:

- » Purchase or refinance
- » No application fee
- » No closing costs
- » Maximum loan amount: \$250,000
- » No PMI (Private Mortgage Insurance)
- » Up to 97% Loan-to-Value
- » Borrowers are subject to credit and underwriting guidelines.



United Midwest[®]
Savings Bank

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Member
FDIC

*Low and Moderate Census Tracts per the FFIEC geocoding; Low-to-Moderate income levels per 2018 U.S. Department of HUD-state of Ohio guidelines. MyPlace is a mortgage loan program for houses in low or moderate census tracts and/or low or moderate income borrowers. Other terms available; please ask for more information. Properties must be primary residence and within Logan, Champaign, Preble or Darke counties in Ohio. Investment properties are not eligible. Maximum loan amount is \$250,000. For 1.99% interest rate, the Annual Percentage Rate (APR) is 2.055% for 30 years. Assuming a loan amount of \$116,400 on a property valued at \$120,000, the monthly payment schedule for 30 years would be: 359 payments of \$429.66 and 1 payment of \$427.39. Payments shown are principal and interest only; your actual payment will be more with taxes and insurance. Escrow of taxes and home owners insurance is required for this loan; flood insurance may also be required in escrow depending on property. Loan-to-value maximum of 97% for MyPlace loan for purchase or refinance; LTV of 95% required for cash-out refinance. Loan is for purchase or refinance of primary residential properties. Rates, terms, and conditions are subject to change without notice. All loans are subject to credit review, underwriting guidelines, verification of identity, and approval. NMLS#516627