

97%

Loan Options

ONLY 3% DOWN PAYMENT REQUIRED

A conventional loan with NO upfront Mortgage Insurance (MI), and local underwriting and processing for a much smoother transaction.



Borrower Eligibility

- ✓ 640 minimum credit score
- ✓ Does not have to be a first-time homebuyer



Local Servicing

We keep your loan here. You can make payments at any Meritrust location in addition to convenient online payments.



Down Payment

The 3% down payment may be gifted from an eligible source.



Underwriting/Processing

All loans are underwritten and processed locally.



Maximum Loan Amount

\$726,200



Property Eligibility

Owner-occupied one-unit single family.



Mortgage Insurance

No up-front mortgage insurance or funding fee. Mortgage insurance is cancellable once LTV is 80% or below. Conditions may apply.



Seller Contributions

Seller can contribute up to 3% of sales price toward buyer's closing costs and/or prepaid items.



316.558.5005

Contact us to help you find the best loan product to fit your needs.

Learn more at [MeritrustHomeLoans.com](https://www.MeritrustHomeLoans.com)



Meritrust Federal Credit Union NMLS #442030



Subject to approval and credit worthiness of applicant(s).

Meritrust
HOME LOANSSM