

# Commercial Real Estate Owner Occupied Exclusive **LOW FIXED RATE** or **0% ORIGINATION FEE**



## Low Fixed Rate Option\*

**3.04%** fixed for 10 years as of 11.05.2021

• 1% Origination Fee

or



## No Origination Fee Option\*\*

**3.54%** fixed for 10 years as of 11.05.2021

• No Origination Fee

+

Lock in your rate with a completed application and good faith deposit

Up to 25 Years Amortization

Up to 80% Loan-to-Value (LTV)

Offer ends **December 31, 2021**

**Apply today!**

Call **800.282.6420**, option 2, or email us at **businessservices@kemba.org**.



\*Fixed rate on a 10-year term based on 7-year Treasury rate on the day applications are completed and good faith deposits received. Rates will be determined by 7-Year Treasury rate plus 1.74% for loans with 1% origination fee. \*\*Rates will be determined by 7-Year Treasury rate plus 2.24% for loans with 0% origination fee. \*\*\*For example, 7-Year Treasury rate on 11/05/21 was 1.30%. Fixed rate for a 10-year term with 1% origination fee would be 3.04%, and fixed rate for a 10-year term with 0% origination fee would be 3.54%. Initial loan balance must be at least \$100,000; maximum loan-to-value (LTV) of 80% required to qualify based on KEMBA's standard valuation method. Loan fees may be financed so long as the LTV does not exceed 80%, standard closing fees apply. No prepayment penalties. Maximum loan amortization of 25 years. If fees are included in refinance loan amount borrower will be reimbursed at closing. No Construction loans or rawland purchases. Due to additional processing required, the following property types are excluded from the 7-year Treasury rate and 0% origination fee offer and will be priced based on the merits of the loan and relationship: Hotel/Motel, Religious Buildings including Churches, Bowling Alleys, Car Washes and Single Use Properties. Not available in all states. Applications must be completed by December 31, 2021. Certain restrictions apply. Offer subject to change at any time. Not valid with any other special offers. Rates valid as of 11.1.2021. KEMBA membership required. This credit union is federally insured by the NCUA.