**First Northern Credit Union**

**Credits**
1. 50% discount on appraisals or waive the admin fee
2. No closing cost loan program
3. Offer discounted rate
4. 0.25% rate discount on all fixed rate second mortgages

**Fees**
Waive application, pre-qualification, pre-approval, loan origination fees
"Forgivable" fee on 100% of costs involved with Home Equity Loan or Home Equity Line of Credit, 50% after 1st year, 100% after 2nd year

**Loan Programs - Fixed Rate**
<table>
<thead>
<tr>
<th>Term</th>
<th>Yes</th>
<th>*** Custom (ex. 12 year or 22 year term) terms available with no rate increase ***</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Year Fixed Rate</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>15 Year Fixed Rate</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>20 Year Fixed Rate</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>25 Year Fixed Rate</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>30 Year Fixed Rate</td>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>

**Loan Programs - Adjustable Rate**
<table>
<thead>
<tr>
<th>Term</th>
<th>Yes</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>3 Year</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>5 Year</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>7 Year</td>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>

**Portfolio Capabilities**
85% loan to value programs available with no PMI
Up to 100% financing may be available (subject to appropriate credit qualifications)
Ability to loan on certain non-conforming first mortgages (that other lenders may not be able to grant)

**Bridge Loans**
N/A

**FHA Loans**
HUD Provider

**Other Information**
Evanston and Chicago locations close to both campuses:
First Northern Credit Union
1705 Sherman Ave
Evanston, IL 60201
NMLS # 410425
www.fncu.org/loans/mortgages/
First Northern Credit Union
541 N Fairbanks Ct, Suite 120 (lower level)
Chicago, IL 60611

**VA/IHDA Loans**
VA and IHDA qualified provider
1stHomeIllinois program:
www.ihda.org/my-home/buying-a-house/getting-an-ihda-loan/

**Contact Person and Information**
Sandy Federici, Loan Officer, NMLS # 510196
Jessica Rielly, Loan Officer, NMLS # 607876
Sarah Herschlag, Mortgage Department Manager, NMLS # 510198
P - 847-332-0240, extension 505
E-Mail - mortgagegroup@fncu.org