



HOME IMPROVEMENT NETWORK



STANDARD CREDIT TERMS

36 month loan term
6.99%

60 month loan term
7.99%

144 month loan term
9.49%

HOW TO APPLY

1. Visit www.consolidatedccu.com
2. Hover over the 'Personal' Tab
3. Under Loan Types, click 'Personal Loans'
4. Click 'Apply Now'



GENERAL UNDERWRITING GUIDELINES

- All loans subject to credit approval guidelines.
- Minimum loan amount = \$2,500.
- Maximum loan amount = \$50,000.
- 144 month term requires min. loan amount of \$7,500.
- Applicants must be homeowners. All registered owners of the property must be included on the loan.
- Single family to 4-plex properties are ok.
- Rental properties are allowed, but 2% will be added to the interest rate. Max loan amount \$25,000.
- Manufactured homes are ok on borrower owned land, title eliminated, max loan of \$15,000 (will not finance in parks).
- All properties must be owned by the individual applicant. No business or trust ownership allowed.
- UCC required for all loans, cost varies by county.