

# Think you can't afford a home? Think again!

## Myth vs. Fact

Lenders require a **12% down payment**



Lenders require a **credit score of 650 or above**



Lenders are looking for your max **debt-to-income ratio to be under 40%**



With WCCU, your down payment **can be as low as 3%**

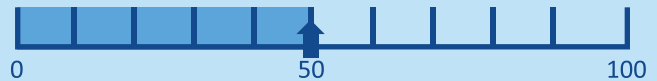
Can use any fixed-rate term 15, 20, 30 year.



With WCCU, you only need a **credit score of 620**  
for a conventional loan.



With WCCU, your DTI can be **as high as 50%\***



\*Your DTI compares how much you owe each month to how much you earn.

**Contact us today for details  
or to schedule an appointment!**

**Westerly  
Community**  
Credit Union

Westerly ~ Richmond ~ Wakefield

[www.westerlyccu.com](http://www.westerlyccu.com)

401.596.7000



Per FNMA guidelines.