



COMMUNITIESUnlimited

Nuestra Casa Home Improvement Loans

Small Dollar loans to people in the Colonias

The application and loan officer are bilingual.

Loan Amount: \$2,500

Interest Rate: 6.5%, APR 6.505%

Monthly Payment: \$111.37

Term: Two years

Collateral: None

Purpose: Home Improvement

Credit History:

No minimum credit score. However, if low or none, must show proof of 6 months on-time payment record through cell phone payments, utility bill payments or other obligations.

Eligibility

Ability to repay ~ 40% maximum debt to income

Loan Decision

Within one business day of receipt of application and required documents, explanation for approval or decline

Application

- Completed application with previous year's W-2 statement or tax return.
- Complete online at www.CommunitiesU.org or email it to nuestracasaCU@communitiesU.org or mail it to our local office:

Wellington Office Plaza
2390 Central Blvd, Ste B
Brownsville, TX 78520-8717

- Contact Michael Rivera for assistance at 479.443.2700 ext. 232

Special Conditions

- Monthly payments made by automatic draft, the interest rate is .50% lower!
- Access to credit counseling via online, one-on-one or classes.
- Payments made on time for 12 months, 13th payment paid by CU.
- Payments made on time for 12 months are eligible for an additional \$1,000 in loan funds.
- Standard loan documents are available in Spanish prior to signing, upon request.