

ST. JOSAPHAT УКРАЇНЬСЬКА КАТОЛИЦЬКА ЦЕРКВА UKRAINIAN CATHOLIC CHURCH СВ. ЙОСАФАТА

26401 ST. JOSAPHAT DRIVE • WARREN, MI 48091

Rectory & Office: 586-755-1740 • Fax: 586-755-1399

Email: stjucch@aol.com • www.stjoschurch.com

Parish Centre: 586-758-7711 • Email: stjosphathall@aol.com • www.stjosphatbanquets.com

Pastor: Fr. Emilian Dorosh, OSBM

Cell: 516-650-3615 Email: emilianeuropeusa@gmail.com

Assistant: Fr. Roman Hykavy, OSBM

Cell: 313-610-1764 Email: rhykavy@aol.com

Office Hours: Monday – Friday 10:00 a.m. – 4:00 p.m.

Regular Schedule of Divine Liturgies

Sundays: 8:00 a.m. & 10:00 a.m. (Ukrainian); 12:00 noon (English)

Weekdays: 8:00 a.m. (Ukr.) **Saturday:** 8:00 a.m. (Ukr.); 4:00 p.m. (Eng.)

Holy Days & Obligatory Feasts: 9:00 a.m. (Ukr.) and 7:00 p.m. (Eng.) **Confessions** - During Liturgies

To arrange for Baptism, Confirmation, Holy Communion & Funerals - call the Office first.

For Weddings - make an appointment with the Pastor, at least 6 months ahead.

VOL. 58 / NO. 48 • TWENTYSEVENTH SUNDAY AFTER PENTECOST • NOVEMBER 28, 2021



Тропар:

Коли зійшов Ти до смерти, Життя безсмертне, тоді ад умертвив Ти сіянням Божества; коли ж і померлих з глибин підземних Ти воскресив, всі сили небесні взивали: Життєдавче, Христе Боже наш, слава Тобі!

Слава: Кондак:

Воскрес Ти з гробу, всесильний Спасе, і ад побачивши чудо, зжахнувся та й мертві встали; а творіння, бачивши, радіє з Тобою, й Адам веселиться, і світ, Спасе мій, повсякчас Тебе оспівує.

І нині: Богородичний:

У молитвах невсипущу Богородицю, і в заступництві несхитне уповання не втримали в собі гріб і смерть; бо як Матір Життя покликав до життя Той, Хто в лоно вселився повсякчас дівственне.

Прокімен:

Господь — моя сила і моя пісня, і Він став моїм спасінням.

Тропаріон:

When You went down to death, O Life Immortal, You struck Hades dead with the blazing light of Your divinity. When You raised the dead from the nether world, all the powers of heaven cried out: O Giver of life, Christ our God, glory be to You!

Glory: Kontakion:

You rose from the tomb, O Almighty Savior, and Hades, seeing this wonder, was stricken with fear; and the dead arose. Creation saw and rejoices with You, and Adam exults. And the world, my Savior, sings Your praises for ever.

Now: Theotokion:

The tomb and death could not hold the Mother of God, unceasing in her intercessions and an unfailing hope of patronage, for as the Mother of Life she was transferred to life by Him Who had dwelt in her ever-virgin womb.

Prokimenon:

The Lord is my strength and my song of praise, and He has become my salvation.

LITURGIES FOR THE WEEK**Sunday, November 28, 2021** (Pr.Bk. pg. 221, 419)(Мол. ст. 215, 407)

Eph. 6: 10-17; Lk. 13: 10-17

8:00 #408 + **Patricia Kish** — Loving Family10:00 — **For The Parish**12:00 #1966 Health & God's Blessings for
Children & Grandchildren — Family**Monday, November 29, 2021**

Mrt. Paramon

8:00 #1981 + **Anna Zajac** — I. & L. Zajac#606 + **Sofia, Antin, Wolodymyr & Hryhorij** — A.Turchyn#638 + **Ivan, Anastasia, Petro, Kateryna, Palyp** — A.Turchyn**Tuesday, November 30, 2021**

Apos. Andrew

8:00 #596 + **Marilyn Hreha** — O. & S. Woloszczuk#616 + **Sofie Kopytko** — M. Nakoneczny**Wednesday, December 01, 2021**

Proph. Nahum

8:00 # 34 + **Michael & Maria Sowirka** — Sowirka Family#475 + **Michael & Joan Terleckyj** — Family**Thursday, December 02, 2021**

Proph. Habakkuk

8:00 #635 Health & God's Blessings for
Carolyn Houston & Family — J. & T. Turak**First Friday, December 03, 2021**

Proph. Zephaniah

8:00 #640 + **Lisikewycz & Jaworsky Family Members**

— I. Lisikewycz

*6:00pm Silent Adoration / Holy Hour

*7:00pm Liturgy - Private Intention / Mother's Prayers

Saturday, December 04, 2021

Ven. John Damascene

8:00 #289 + **Ihor Kozak** — L. Kytasta

9:00 — Rosary

4:00pm #1828 + **Petro & Maria Derkacz**
— Halyna & Odarka**Sunday, December 05, 2021** (Pr.Bk. pg. 222, 421)(Мол. ст. 216, 408)

Col. 1: 12-18; Lk. 14: 16-24

8:00 #2092 + **Maria Pszenyczny** — J. & L. Polansky10:00 — **For The Parish**12:00 #1898 + **Anna Woronowycz** — O. Papiz**Altar Cleaning** — Victoria Maksimowich & Shirley McMellen**Please Pray
For The Sick**

Fr. Lawrence Lawryniuk, OSBM,

Fr. Bernard Panczuk, OSBM

Nicholas Allen, Lisa Thompson-Burton,
Chuck, Zinoviy Chaykivskyy, Oleh Cieply, Maria Dackiw,
Alex Gyba, Michael Hanrahan, Alfred Hetkowski,
Rebecca Holowaty, Eugene Iwasiuk, Kathy Kalil,
Jerry Kotas, Kimberly Kucel, Christina Lloyd, John
Ondusky, Maria Piwtorak, Michael Tereck Jr., Teri Turak,
David Tyro, Mark Tyro, Mary Weislo, Lance Woodliff,
George Zwierzycki

- All our elderly parishioners and parishioners that are ill, in nursing
homes and home bound. Also for all men & women in Military Duty
and for peace in the United States and Ukraine.

За старших і хворих парафіян котрі не можуть приходити до церкви.
А також за наших вояків і за мир в Україні і в Америці.

Please notify us of any updates to the list. Thank you!

Meetings / Сходини

St. Josaphat Knights of Columbus #8441 will hold
their meeting on Monday, Dec 20, 2021 — 7:30pm.

+ May She Rest in Peace +

Nina Kowik passed away on November 08, 2021 at the
age of 96 and was buried from St. Josaphat Church
on November 13, 2021 at Resurrection Cemetery.

Please Remember Her In Your Prayers

Thank you for your donations
for the less fortunate
for Thanksgiving dinners.

Дякуємо за ваші щедрі пожертви
на обіди для бідних на День Подяки.

\$15 Boris Dorosz
\$20 Adrian & Joan Baranyk
\$25 Wilhelm & Sandra Schaller
\$50 Andrew & Irene Petrina
\$75 Willy & Oxanna Denysenko
\$100 James & Cheryl Trojanowski
\$100 Orest & Sandra Sowirka

Thank you for your generous donations!

Дякуємо за Ваші пожертви.



**Support our
Immaculate Conception
Ukrainian Catholic Schools**

Dear Parishioners and Friends,
As we approach the most beautiful time of the year, Christmas
time, we thank you for your support of our Churches and our
Schools. Let us together be thankful to God for giving us
such beautiful institutions. Let us also not forget during this
glorious time of the year to give our gift to our Immaculate
Conception Ukrainian Catholic Schools, no matter how small
your donation is it will help us carry our mission of educating
the future of our Ukrainian Community.
May the good Lord bless you and your family during this most
holy time of the year.

Tuesday Evening Faith Formation Sessions!

Tuesday evenings in the classroom 7:30pm to 9:00pm

Jesus Our Hope, Our Rescue

To help us better prepare for Christmas, we present a series of recorded talks by Fr John Riccardo and his ACTS XXIX team re: The Rescue Project, a telling of the Gospel message that most of us have not heard before, but it dates back to the time of the early church fathers...

Nov 30 - Captured

"If all that God made was good, what the hell happened!?"

Dec 7 - Rescue & Response

"Jesus is not just kind!"

- Why did Jesus come and what difference does it all make in our lives right now? It is Fr. John's hope that those who hear the Gospel proclaimed, may come to understand and know who God really is. Then he invites us to surrender to this saving God, and put in all of our gifts towards building for His kingdom until He comes in glory and restores all creation.

Dec 14 - "The Nativity Story"

- presentation of movie and discussion.

Where: St Josaphat's Church Classroom**Cost:** None, the program is free.**Sponsor & Facilitator:**

St. Josaphat Knights of Columbus Council #8441

Visit our Website:

<https://www.facebook.com/TuesdayNightFaithFormation/>**St. Josaphat Church Roof Repair Donations**

We are asking for any donations you can make.

Просимо Вашої допомоги.

\$20 No Name	\$40 Halyna Derun
\$50 Diane Zurkiwskyj	\$50 Helen Turner
\$50 Evhen & Olga Terleckyj	\$50 Tania Petryna
\$100 Catherine Nazark	\$200 Lydia Taraschuk

\$8,000 OLPH Sodality (Rummage Sale - Nov. 11 & 12)

+ In memory of Basil Mordowanec

\$25 Leonard & Irene Maciborski

New Air Conditioning Unit

\$230 Sunday Coffee (Nov. 7th)

\$150 Sunday Coffee (Nov. 14th)

Thank you for your generous donations!

Дякуємо за Ваші пожертви.

Rental Available in Warren

(12 Mile & Van Dyke area)

Low Rent. For more information, please call 586-808-2127

Condominium на продаж

на Sunflower Lane близько церкви, УК Центр і кредитівок.

Більше інформації - 248-376-1093



**We have prepared
some delicious menu items
for your
Christmas dinners.**

Prepaid order forms can be dropped off to the church office or in the collection baskets or sent in the mail to the church office.

For questions — please call the church office at 586-755-1740.

Cash or checks for prepaid orders accepted.

Please make checks written out to:

St. Josaphat Church

Proceeds will go to the needed church repairs.

Name: _____

Phone: _____

Please circle your PICK UP date:**Saturday, Dec. 18th**

2:00pm to 6:00pm

Sunday, Dec. 19th

after each liturgy

There will be assorted baked goods available to purchase during pickups (Priced \$10 to \$30)

Available to Order:**Half pan of Holubsti (15) \$25 /pan**

_____ with Buckwheat \$ _____

_____ with Meat & Rice \$ _____

_____ with Mushrooms & Rice \$ _____

Half pan of Schnitzels \$25 /pan

_____ half pans of Schnitzels (12) \$ _____

Quart of Kapusta or Borscht \$10 /quart

_____ Kapusta \$ _____

_____ Borsht \$ _____

Frozen Pyrohy (dozen) \$8 a dozen

_____ with potato \$ _____

_____ with kapusta \$ _____

Half Pan of Frozen Pyrohy (30) \$20/pan

_____ with potato \$ _____

_____ with kapusta \$ _____

Homemade Pickles in a Jar \$8 /jar

_____ Pickles \$ _____

Quart of Kutia \$10 /quart

_____ Kutia \$ _____

Homemade Tortes \$60 each

_____ Torte \$ _____

Order total \$ _____



+ *In Memory of George Mordowanec* +

Liturgies

Sandy Gennari
Theodosija Palamarchuk
Mary & Juan Raffo
Bernard & Romana Tobianski

Roman Kuzio
Sharon Perko
Osypa Shalay & Family

Chuck, Terrie & Claire Nicholson
Ben & Vera Pszenyczny
Rosemary Sobol

St. Josaphat Church

Ksenia Kozak & Andriy Pereklita

St. Josaphat Roof Renovation

Leonard & Irene Maciborski

Immaculate Conception Schools

Augie's Janitorial Services, LLC
Ihor & Lesia Lawrin
Dr. Jaroslaw & Nadia Sawka

Bohdan & Sophie Koshiw
Anna & Michael Lukasik
Stephan Stasiw & Sons

Michael & Carol Kowalczyk
The Maddens Family

Capuchin Soup Kitchen Memorial Gift Donation

Mike and Sandy Michalowski

Flowers

Immaculate Conception Ukrainian Catholic Schools Administration, Faculty & Staff, Students & Families
University of Michigan Oncology Clinical Trials Support Unit
Darlene & Mark Davenport, Danyelle & Heather

American Jetway Corp./Jan & Gordie
Mr. & Mrs. Hatfield
Tedd Hundich

Tommy, Jimmy & Cathie Nowaczok
Halyna, Tom, Sonia & Toma Regenbogen
Mark & Jen Riege

Gary & Kathy Brodzik
Ted & Mary Hundich
Jeanene Kleber

The Oakland Press
John & Kathy Riege
Oles, Laura & Vincent Slywinsky

Christina Cole & Tyler Snyder
Alex, Anjani & Anna Hundich
Eileen & Stan Kwasnik
Juan & Mary Raffo
Brian & Megan Riege

Wishes of the Family

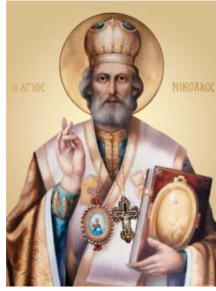
Immaculate Conception Ukrainian Catholic Schools Faculty

American Jetway Corp./Jan & Gordie
Paul & Anna Bytz
Jerry, Lisa & Payton Cunningham
Walter & Maria Danyluk
Joseph & Lorraine Golabek
Dianne Karpinsky
Jerry, Olena, Andrei & Katerina Kolynuk
Ireneus Kozak
Andrew, Vicki, Evan & Anna Kuclo
Stan & Eileen Kwasnik
Andrew & Lily Litynskyj
Mike & Joellen McCormick
Chuck, Terrie & Claire Nicholson
Peter & Helen Onyskiw
Andrij & Irena Petrina
Bohdan & Gloria Pryjma
Nestor Rychtycky
Taras & Luba Sawka & Family
Rosemary Sobol
Roman Stojalowsky
Bernard & Romana Tobianski
Julian Turkewycz
Ihor & Linda Zajac

Taras Borys
Jerry & Lydia Chrin
Paul, Juli, Luke & Liv Cyman
Andrey Duzyj
Svitlana Haliw
Jerry & Julie Kisil
Anisia Kozak
Ksenia Kozak & Andriy Pereklita
Marie Kuclo
Ihor & Lesia Lawrin & Family
Rebecca Lukasik
Jeff, Kris, Mitch & Alex Michalowski
Thomas Niczay
Peter, Andrea, Jakub & Lucian Pawlak
Ivan & Sharon Preweda
Ronald & Christine Pszenyczny
Joann Ryskewicz
Steve & Jeannie Sharon
Ted & Marsha Stanek
Irene Szawronski
Joseph Tobianski
Alex & Sarah Wolicki
Roman & Zirka Zubar

Gary & Kathy Brodzik
Anna Credi
Lesia Czykalowskyj
Jim & Helen Gasparovich
Maria Jakovichtchouk
Bohdan & Switlana Korduba
Chrystyna Kozak
Walter I. Kozar
Ihor & Elizabeth Kuczer
Laryssa & Dana Letarte
Roman & Julianna Maziak
Ivan Ondusky
Nick Prychitko
Katie Pszenyczny
Dr. Jaroslaw & Nadia Sawka
Mark & Tamara Slywinsky
Greg & Diana Stevens
George & Linda Tibor
Ken & Christine Tremonti
Orest & Zina Zachary & Family

*The Family of George Mordowanec would like to thank all, those present and those whom could not be at his Funeral.
Also thank you for all the prayers, condolences, remembrances, kind wishes, flowers and donations.
May our memories of him be with us forever.*



OLPH Sodality Presents Its Annual Christmas Party

Sunday, December 5th from 1- 5PM

Ukrainian Cultural Center

Tickets are \$30 per person. Doors open at 1 PM; Lunch at 2:00 PM

Luncheon buffet, appetizers, games (with prizes), raffle, and a Christmas carol group sing-along

Cash Bar

Menu: Chicken marsala, roast beef tips, whipped mashed potatoes, salad, Ukrainian style green beans, and dessert.

Deadline for tickets is Sunday, November 28th. Tickets are available at the church office and after every liturgy.



Merry Christmas

З Різдвом Христовим

Masks must be worn when entering the UCC and when getting food



Christmas Dinner Fundraiser



www.srodek.com
313-871-8080


Let IC do the shopping for you!

All proceeds benefit the Bengal Textbook Initiative.

Orders WITH payment DUE: 12 December 2021. NO LATE ORDERS will be accepted

Payment: Cash or check ("IC Schools")

Order pick-up: 12NOON-3:00P, 15 December 2021

Item	Quantity	Price	TOTAL
Hunter's Sausage, Regular (6 pack)		x \$10.00	
Hunter's Sausage, SPICY (6 pack)		x \$10.00	
Smoked Kielbasa, 2lb ring		x \$16.00	
Fresh Kielbasa, 2lb ring		x \$16.00	
Kobasa - Smoked, Chucky Sausage w/Triple Garlic		x \$17.00	
 Half Ham, Spiral Sliced Glazed (aprx. 8lbs)		x \$50.00	
Horseradish (HOT)		x \$6.00	
Spicy Mustard		x \$6.00	
Beet Horseradish		x \$6.00	
Cocktail Horseradish Sauce		x \$6.00	
		TOTAL ENCLOSED	

Name: _____

Phone #: _____

Orders WITH payment DUE: 12 December 2021.

Cash or Check, "IC Schools"

NO LATE ORDERS will be accepted.

Immaculate Conception Catholic Schools

St. Nicholas Winter Festival

- Story with St. Nicholas
- Cookie Walk
- Scholastic Book Fair
- Hot Cocoa
- Craft Fair
- Selfies with St. Nicholas
- Caroling

The first 50 kids to
register receive a
special gift from
St. Nick!

8 December 2021
6:00P-7:00P
IC Schools Campus



Immaculate Conception Catholic Schools

St. Nicholas Winter Festival

**COOKIE WALK STORY & COCOA
SCHOLASTIC BOOK FAIR CRAFT FAIR**

8 December 2021 * 6:00P-7:00P

IC Schools Campus

First 50 kids to register receive a special gift from St. Nicholas

\$7.00 per child

Pre-registration REQUIRED

*Special Selfies
with St. Nick*

*Join us for our
COOKIE WALK!*

REGISTRATION

Return this registration form and payment to IC Schools by 7 Dec 2021. Place form and payment in an envelope marked with your child's name and grade. Drop in the Bengal Box outside the Main Office or give to your child's teacher.

PARENT'S NAME: _____ **PHONE #:** _____

CHILD'S NAME: _____ **GRADE:** _____ **IC STUDENT:** YES NO

CHILD'S NAME: _____ **GRADE:** _____ **IC STUDENT:** YES NO

KIDS _____ **X \$7.00 = \$** _____ **ENCLOSED (CASH OR CHECK "IC SCHOOLS")**

IMMACULATE CONCEPTION CATHOLIC SCHOOLS

Giving Tree

Donations of New, UNwrapped Warm,
Winter items for Children, Women, & Men*:

**there is a particular need for MEN's items in LARGE and XL sizes*

Blankets

Scarves

Gloves

Socks

Hats

Winter Coats

1 December 2021-8 December 2021

Donations benefit

St. Leo's Soup Kitchen

Donations accepted at

- Immaculate Conception Catholic Schools
- Immaculate Conception Ukrainian Catholic Church - Hamtramck
- St. Josaphat Ukrainian Catholic Church - Warren





UNWLA BRANCH 115

cordially invites you to our



ANNUAL COOKIE SALE

Sunday, December 12, 2021

St. Josaphat Church

....after each Liturgy

Looking forward to seeing everyone and
THANKING YOU, in advance, for your support!



СОЮЗ УКРАЇНОК, ВІДДІЛ 115

Запрошують усіх на

ПРОДАЖ ПЕЧЕВА

В Неділю, 12-го Грудня, 2021

В залі Св. Йосифата

....після кожної Літургії

**ДО ЗУСТРІЧІ і на період
ДЯКУЄМ ЗА ПІДТРИМКУ!!**



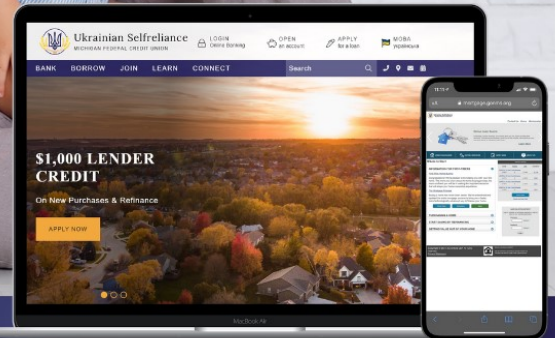


Ukrainian Selfreliance
Michigan Federal Credit Union

\$1,000 LENDER CREDIT

NEW PURCHASE OR REFINANCE

offer valid until 12/31/2021



FREE CONSULTATION



Oleksandra Grygorenko
Mortgage Loan Officer

Tel: (586) 756-3300 ext. 229
ogrygorenko@usmfcu.org

FREE PRE-APPROVAL NMLS# 2000418

APPLY NOW
usmfcu.org/mortgages



Offer is subject to change or end without notice. Full requirements can be found on www.usmfcu.org/mortgages

NMLS# 525256





Selfreliance
Federal Credit Union



Yes!
We provide
mortgages
in Florida!

NEW
PURCHASE
OR REFINANCING



Mortgages *as low as* *

2.250%

RATE

2.347%

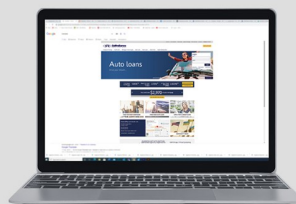
APR**

Become a member online

If you're not a member, simply go to our Home Page and click on "Open an Account". Choose "Apply for Membership" to create a new membership account. You can also stop in to any of our locations to open an account in person.

Online Account Access 24/7/365

Adding online access to your account is easy. Go to Selfreliance.com from your desktop or download our mobile app and tap on "Enroll in 2 minutes" in the account login window. All of your transactions, transfers, loan information, credit card purchases and payments and many more services are immediately available 24/7/365 via our mobile app and in your digital banking page at selfreliance.com.



If you use a desktop or a laptop,
visit Selfreliance.com and press Enroll Now.



Download our Selfreliance FCU
app for iOS or Android.

*Mortgages available only for the following owner-occupied properties: single family residences, qualified condominiums, or multi-family structures with no more than four units and up to 80% LTV. Mortgages with down payments as low as 5% (up to 95% LTV) are available only for the following owner-occupied properties: single family homes and multi-family structures up to 2 units and will require private mortgage insurance (PMI). Subject to approval of application. **The stated Annual Percentage Rates (APRs) are all based on \$100,000 mortgages, except for the Fixed Rate Jumbo Portfolio Mortgages which are based on \$548,250 mortgages. For example, a \$100,000 10 Year Fixed Rate Purchase mortgage with an 80% LTV will have a 2.347% APR and the repayment schedule will be 120 monthly payments of approximately \$931. Monthly payment amount does not include any property taxes, and/or insurance premiums; the actual payment will be greater when such items are included. Mortgages available only to members and only in designated geographic locations. All Selfreliance FCU loan programs, rates, terms and conditions are subject to change at any time without notice. Offer may be withdrawn at any time. Subject to approval of application. Please call our mortgage department toll free at 1.888.222.8571x283 for current offers, rates and terms.



selfreliance.com



Selfreliance
Federal Credit Union



Так! Ми надаємо позики у Флориді!

НОВЕ
ЖИТЛО АБО
РЕФІНАНСУВАННЯ



Mortgages *as low as* *

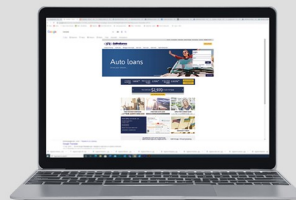
2.250% RATE
2.347% APR **

РЕЕСТРАЦІЯ У ЧЛЕНСТВО ОНЛАЙН

Якщо ви ще не є нашим членом, лише натисніть на "Open an Account" на нашій головній веб-сторінці selfreliance.com, вивпніть аплікацію, натиснувши "Apply for Membership", та відкрийте свій рахунок. Або, щоб відкрити рахунок, завітайте до будь-якої нашої філії.

ЦИФРОВИЙ БАНКІНГ 24/7/365

Створити онлайн доступ до своїх рахунків ви можете на нашій головній веб-сторінці selfreliance.com, натиснувши "Enroll in 2 minutes", або на своєму мобільному телефоні, завантаживши наш мобільний додаток. Контролюйте та відслідковуйте усі ваші грошові перекази, оплату рахунків позик, своєчасну сплату кредитних карток 24/7/365 на ваших мобільних пристроях. А також отримайте багато інших корисних функцій та налаштувань.



Якщо ви використовуєте комп'ютер або ноутбук, зайдіть на selfreliance.com та натисніть "Enroll in 2 minutes".



Завантажте наш мобільний додаток Selfreliance FCU для iOS або Android.

*Mortgages available only for the following owner-occupied properties: single family residences, qualified condominiums, or multi-family structures with no more than four units and up to 80% LTV. Mortgages with down payments as low as 5% (up to 95% LTV) are available only for the following owner-occupied properties: single family homes and multi-family structures up to 2 units and will require private mortgage insurance (PMI). Subject to approval of application. **The stated Annual Percentage Rates (APRs) are all based on \$100,000 mortgages, except for the Fixed Rate Jumbo Portfolio Mortgages which are based on \$548,250 mortgages. For example, a \$100,000 10 Year Fixed Rate Purchase mortgage with an 80% LTV will have a 2.347% APR and the repayment schedule will be 120 monthly payments of approximately \$931. Monthly payment amount does not include any property taxes, and/or insurance premiums; the actual payment will be greater when such items are included. Mortgages available only to members and only in designated geographic locations. All Selfreliance FCU loan programs, rates, terms and conditions are subject to change at any time without notice. Offer may be withdrawn at any time. Subject to approval of application. Please call our mortgage department toll free at 1.888.222.8571x283 for current offers, rates and terms.



selfreliance.com



● Purchase alerts

● Tap to Pay

● \$0 Foreign Transaction fees



SELFRELIANCE VISA® CREDIT CARD ADVANTAGES

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EQUAL OPPORTUNITY LENDER

SAVE MORE THAN
\$2,400
ON CLOSING FEES

compared to other financial institutions

LOAN AMOUNT: \$250,000.00

	Selfreliance FCU	Example: Credit Union	Example: Bank
Rate	3.000%	3.125%	3.000%
APR	3.042%*	3.184%	3.106%
Lender fees:			
Discount Points	\$0	\$0	\$1,875.00
Credit Report Fee	\$0	\$59.00	\$17.00
Flood Certificate Fee	\$0	\$14.00	\$0
Processing Fee	\$200.00	\$500.00	\$1,075.00
Tax Service Fee	\$81.00	\$70.00	\$80.00
Administrative Fee	\$0	\$500.00	\$0
Verification of Employment fee	\$0	\$104.00	\$0
Underwriting Fee	\$325.00	\$275.00	\$0
Closing Pre Fee	\$0	\$100.00	\$0
Total Lender Fees:	\$606.00	\$1,622.00	\$3,047.00

*Mortgages available only for the following owner-occupied properties: single family residences, qualified condominiums or multi-family structures with no more than four units and up to 80% LTV. Mortgages with down payments as low as 5% (up to 95% LTV) are available only for the following owner-occupied properties: single family homes and multi-family structures up to 2 units and will require private mortgage insurance (PMI). Subject to approval of application. The stated Annual Percentage Rates (APRs) are all based on \$100,000 mortgages, except for the Fixed Rate Jumbo Portfolio Mortgages which are based on \$548,250 mortgages. For example, a \$100,000 30 Year Fixed Rate Purchase mortgage with an 80% LTV will have a 3.042% APR and the repayment schedule will be 360 monthly payments of approximately \$421.60. Monthly payment amount does not include any property taxes, and/or insurance premiums; the actual payment will be greater when such items are included. Mortgages available only to members and only in designated geographic locations. All Selfreliance FCU loan programs, rates, terms and conditions are subject to change at any time without notice. Not all applicants will qualify for the lowest Annual Percentage Rates (APR) shown. Annual Percentage Rate (APR) is based on an assessment of individual creditworthiness, occupancy and/or property type, and our underwriting standards. Please call our mortgage department toll free at 1.888.222.8571x283 for current offers, rates and terms.

Based on website information from local financial institutions on 08/13/2021 for a primary residence refinance with LTV 80%. Title, recording, and other fees may apply





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LOAN AMOUNT: \$250,000.00

	Selfreliance FCU	Example: Credit Union	Example: Bank
Rate	3.000%	3.125%	3.000%
APR	3.042%*	3.184%	3.106%
Lender fees:			
Discount Points	\$0	\$0	\$1,875.00
Credit Report Fee	\$0	\$59.00	\$17.00
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Underwriting Fee	\$325.00	\$275.00	\$0
Closing Pre Fee	\$0	\$100.00	\$0
Total Lender Fees:	\$606.00	\$1,622.00	\$3,047.00

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