

# Open the door to homeownership with a Mortgage that fits your life.



At Credit Union ONE, we offer Mortgage solutions that are as unique as you are. With rates near historic lows, now may be the perfect time to purchase your first home and start turning those monthly rent payments into an asset that increases in value.

## Want a Conventional Mortgage with flexible terms?

Our [First-Time Homebuyer Loan](#) may be right for you!

- Low, fixed rates with terms of 10, 15, 20, and 30 years\*
- No Private Mortgage Insurance (PMI) required
- Put as little as 5% down

## Interested in saving \$1,000 on closing costs?

Check out our [Save \\$1K Mortgage Loan](#) options!

- Receive up to a \$1,000 credit on closing costs\*\*
- Purchase with as little as 3% down
- Choose from a variety of fixed-rate or adjustable-rate options

## Whichever Mortgage solution you choose, you'll enjoy:

- Great rates
- Flexible terms
- Knowledgeable assistance from start to finish

**PLUS, take advantage of our two add-on features!** These can be used together with any of our Mortgage products:

### 1. \$500 closing cost credit

It's as simple as it sounds. Finance your home purchase with us and get a \$500 closing cost credit. No fine print. No kidding.

### 2. Lock and Shop<sup>†</sup>

With Lock and Shop, you can lock in your interest rate for four months (120 days) while you search for the perfect home. Benefits include:

- Added peace of mind
- More time to shop
- No risk, thanks to fees credited upon loan closing

Questions?

Contact us 833-893-5332

Visit [cuone.org/Mortgage](https://cuone.org/Mortgage)

**We're ready to help you with your Mortgage needs at Credit Union ONE!**



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\*Purchase price of \$150,000 with 5% down for a loan amount of \$142,500 based on a 30-year loan at a rate of 3.50% with a monthly principal and interest payment of \$639.89. Rates and terms subject to change. Excludes Home Equity Line of Credit, Equity Advantage and Fixed Home Equity. Applications subject to approval based on overall creditworthiness factors and value of collateral. Other conditions may apply. Offer may be discontinued or changed at any time.

\*\*Lender credit cannot exceed actual borrower-paid closing costs. Credit applies to the following fees: Underwriting, Processing, Appraisal, Credit Report, Flood Determination, Tax Monitoring, Settlement Fee, Lender's Title Policy and Recording fee. All other fees are the responsibility of the borrower. Applies to owner occupied, one unit, primary residences located in the state of Michigan. Minimum loan amount is \$10,000; maximum loan amount is open to approval.

<sup>†</sup>Lock and Shop does not apply to any government loans.