



MORTGAGES | FIRST-TIME MORTGAGE LOANS



"I never thought a new home would happen for me. Every time I tried for a home loan before, I always had some type of disappointment. Then I connected with Andrew at WPCU®. He went over everything with me and told me we could do this. And here I am. Home!"

- Cindy W., Member Since 2014

Buying your first home can be exciting, it can also be intimidating. WPCU is here to help you evaluate and prepare your finances before you purchase your first home. We will be there every step of the way to walk you through the home buying process so you can achieve your dream of homeownership.

No and Low Down Payment Home Loan Options Available

At WPCU, we offer several programs to make your dream a reality. We offer several low down-payment home loan programs that are especially designed to help buy your first home:

- **FHA, USDA Loans** – More flexible qualification guidelines for eligible borrowers and low to no-down payment options.
- **VA Loans** – \$0 down payment options with flexible underwriting guidelines for qualifying veterans and active duty military personnel.
- **Conventional Loans** – Available with fixed and adjustable interest rates of varying terms. Private mortgage insurance may be required if down payment less than 20%.

Home Loan Pre-Qualifications

Getting pre-qualified will help you determine how much of a loan amount you may be eligible for, as well as provide an estimate of a monthly payment to make sure it comfortably fits in your budget. Also, sellers prefer buyers who already have financing secured.

At WPCU, we make it a point to go above and beyond the call of duty for our member-owners. We believe in being honest and upfront with you. You'll never find a gimmick here, only fair and honest deals.

WPCU has turned "no's" into "yes's" for a young couple with student loan debt and seasonal income, for a single parent using down payment assistance, and for a divorced mother nearing retirement age starting over after bankruptcy.

Questions about buying your first home? We can help.

Call: (800) 762-0047 ext. 7680 | **Visit:** WPCU.coop/MortgageHelp

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