



MORTGAGE LOANS | Loan Options for Everyone



"Communication was great with Wright-Patt Credit Union®.

Everything went so smoothly. It was so much easier than I thought it would be. Ashton (WPCU® Loan Originator) was even able to find a mortgage option to help us with down payment and closing costs."

- Robbie and Mindy P. and family., Members Since 2009

At Wright-Patt Credit Union, we value the role homeownership plays in building personal wealth for our members, as well as building strong and vibrant communities. But we know that buying and selling a home is not something that's done by our members each day. Whether you are buying your first home or your tenth, the mortgage process can seem intimidating.

WPCU is here to help you through the mortgage process. Our friendly, knowledgeable mortgage consultants can help you through every step and answer any questions you may have so you are comfortable with the decision you are making.

LOAN OPTIONS

No and Low Down Payment Options Available

WPCU can help you get the advice you need. When you schedule an appointment with one of our originators to review your home loan options, our experienced representatives can help you select the right loan for your dream home. All of our first mortgage products come with the beneficial features of rate lock options, reasonable closing costs, fast turnaround time, and competitive rates. We offer the following first mortgage products:

- **Various Fixed Rate Term Loans Available**
- **Adjustable Rate Loans**
- **Investment Property Loans**
- **Construction to Permanent**
- **FHA**
- **VA**
- **USDA**

REFINANCING

Mortgage interest rates are constantly changing – going up or going down. At WPCU, we are here to help you make the decision as to whether refinancing your home can help you save money!

With competitive interest rates and dedicated mortgage experts to assist you every step of the way, our low-cost refinancing options could be a great fit for your budget.

Home Equity Loans

If you are a homeowner, the equity in your home can be a great way to help you pay for life's big expenses. WPCU has two types of home equity loans: a standard Home Equity Loan and a revolving Home Equity Line of Credit.

As long as you know how you plan to use these funds, choosing between the two is pretty simple.

You can use a WPCU Home Equity Loan to meet life's needs, including:

- **Paying for college***
- **Remodeling your kitchen**
- **Adding a new addition to your house**
- **Consolidating high-rate loans to free up cash***



WPCU.coop



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Federally insured by NCUA
Equal Housing Opportunity

Save Better. Borrow Smarter. Learn A Lot!

WPCU.coop | (800) 762-0047 | TTY: (800) 750-0750 or 711

Wright-Patt
CREDIT UNION, INC.®

HOME LOAN PRE-QUALIFICATION

Buying a new home can be stressful and is one of the most important financial decisions you will ever face. Having that peace of mind, knowing you're qualified is approved and how much you can borrow, makes the buying process less stressful.

A pre-qualification will assure you will qualify for a specific loan amount with us so you can leverage your offer to buy a home. 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 fairness and honesty.

Questions about buying your first home? We can help.

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

**The amount of savings realized with debt consolidation varies by loan. Since a Home Equity Line of Credit may have a longer term than some of the bills being consolidated, there may not be a savings over the entire life of the line if you make only the minimum payments. Federally guaranteed student loans and other loans with special government benefits should not be consolidated because you may lose the benefits.*

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