



Ideal CU Mortgage is proud to provide full-service mortgage loan solutions.

We have a variety of programs and products available to suit your needs including:

- *Conventional, FHA, VA financing*
- *Simple Home Loan Refinance program*
- *Adjustable Rate Mortgages (ARM)*

Start and end your home search at Ideal CU

Ideal CU has partnered with CU Realty Services to bring members HomeAdvantage®, a full service home buying experience. From finding a trusted realtor and dream home to getting financed and closing efficiently, this partnership brings real estate services to you at a significant savings. Plus, our exclusive home loan rebate program lets you earn cash back at closing.

Before You Purchase

What are you looking for in a home?

Decide on the features you want in a home before you search. Avoid falling in love with a house that is out of your price range. We can discuss a comfortable house payment along with household expenses that are sometimes forgotten.

The Loan Process

Congratulations on deciding to purchase or refinance your home. Here are a few things we'll discuss at our first meeting:

- **Exceeding your expectations**

As your Mortgage Loan Advisor, our goal is to make the process a breeze. Together, we will find the right loan product to suit your unique needs along with a comfortable payment. We work with you to ensure you get the best rate and program available.

- **Reviewing your credit**

This is often the biggest concern for borrowers. Using credit scores allows us to quickly and objectively evaluate your credit when you apply. However, there are many other factors we consider when making a loan

decision. Ideal CU evaluates the total financial picture of each applicant. We are here to help with any credit situation.

Get Pre-Approved

The perfect time to arrange your home financing is before you start looking. Ideal CU's trusted Mortgage Loan Advisors can work with you to determine a comfortable purchase price. Once pre-approved, we'll provide a letter to both you and your real estate agent confirming your financing arrangements.

Here is a list of some documentation required to complete your application:

- W-2 form from past year 2 years
- 2 most recent paystubs
- Two months statements for all savings, checking, certificates, and other investments
- 2 years federal income tax returns, if self-employed or commission based.

Refinancing is simple at Ideal CU

Mortgage refinancing is a valuable option for home-owners who want to lower their monthly payments, switch from an ARM to a fixed rate, reduce the interest rate on their current mortgage, or get access to extra cash (pull available cash out). Ideal CU offers a variety of loan options for consideration. We have also developed a special option featuring no closing costs or out of pocket expenses.

Ideal CU's Simple Home Loan Refinance

This loan offers the flexibility of a home equity loan without the extra expenses incurred with a standard mortgage loan. Enjoy minimal paperwork, a quick turn-around time, and no closing cost with a slightly higher rate.

- Fixed rate first mortgage
- No closing costs
- Loans from \$10,000-\$150,000
- Variety of terms
- Single family homes, town homes and condominiums are eligible

Refinancing your home can provide real financial

Continued on page 2.

Mortgage Loans

benefits. Talk to your Mortgage Loan Advisor to see if now is the right time for you to refinance.

Have a special loan request?

Ideal CU Mortgage has programs to accommodate your unique situation such as lot loans and financing for investment properties. Contact your Mortgage Loan Advisor for more information.

Why choose Ideal CU Mortgage

Ideal CU Mortgage is a one stop shop for your mortgage home loan needs. We retain servicing on most loans, offer a wide variety of products and a full-service title company. Ideal CU Mortgage and Ideal Title are committed to helping you achieve your homeownership goals.

Ideal CU's team is dedicated to making, buying or refinancing your home a seamless and comfortable experience. Contact us today!

IdealCUmortgage@idealcu.com



Call 651-770-7000

Click www.idealcu.com

Visit 6 Locations



Federally insured by the NCUA

www.idealcu.com ● 2.