



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*
- *No Lender Fee Mortgage 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.

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.

No Lender Fee Mortgage Program

Ideal Credit Union's No Lender Fee Mortgage Program helps members save an average of \$1,750 on their home purchase or refinance.

- Average savings of \$1,750 with waived lender fees (based on average loan amount of \$175,000.)
- Can be used for owner-occupied and second homes
- Variety of terms
- Single family homes, town homes and condominiums are eligible

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 is 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

Mortgage Loans



Call 651-770-7000

Click www.idealcu.com

Visit 6 Locations



Federally insured by the NCUA

www.idealcu.com ● 2.