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# AVOID HIGH-RISK MORTGAGES



We offer a variety of  
mortgage solutions

If you are worried that your mortgage rate will adjust to a higher rate soon or you have an interest only mortgage, we invite you to talk with one of our loan officers. Your credit union has money to lend and offers a variety of mortgage options.

## **Avoid High-Risk Mortgages**

Many lenders have experienced financial disaster because they aggressively marketed nontraditional high-risk mortgages. This is not the case at your credit union. We have not, and will not, lower our standards with respect to mortgage types or underwriting requirements. We protect our members' funds by making sound mortgages, and avoiding the allure of exotic mortgages that violate sound lending practices and put borrowers at jeopardy.

## **Refinance A Mortgage Obtained With Another Lender**

If you are concerned about an adjustable-rate mortgage or any other mortgage you have with another lender, we encourage you to talk to one of our loan officers. We will review your options and answer any questions you have. Stop by or call the number on the back to schedule an appointment.

## **Help With A New Mortgage**

If you are thinking about buying a new home, we also encourage you to talk to a credit union loan officer. We can help you determine which type of mortgage suits your particular needs and pre-approve your mortgage so that you can concentrate on finding the home and neighborhood that are best for you.

## **Review Mortgage Options On Our Web Site**

To get an idea of mortgage options and current rates, visit our Web site. The address is located on the back of this insert.

## **We Look Forward To Helping You**

Whether you wish to refinance an existing mortgage or are buying your first home, we stand ready to assist you. Stop by or call soon.

