

Real Estate Services

With *WEST*consin Credit Union, Realty, and Title Services, you can take care of nearly the entire home buying process in one place!

- ✓ A Mortgage Loan Originator from **WESTconsin Credit Union** will walk you through financing from beginning to end.
- ✓ Realtors with **WESTconsin Realty** will walk you through the actual home selling and buying process.
 - Licensed in WI and MN
 - Experienced full-time professionals
 - No administration fees
- ✓ Title specialists with **WESTconsin Title Services** will ensure the title to the piece of real estate is legitimate, and work with you to ensure the smooth and on-time completion of all the aspects of title services from title insurance, closing services, and escrow.
 - Title Insurance
 - Title Reports
 - Closing Services
 - Construction Disbursements
 - Escrows

Mortgage Loan Checklist

Throughout the real estate loan progress, you may be asked to provide some or all of the following documents:

Verification of Income

- Two most recent pay stubs showing Year-to-Date earnings
- Two most recent years of W-2s
- If self-employed, two most recent years of tax returns
- If applicable, proof of social security, disability, pension or other income

Verification of Financial Accounts

- Two most recent statements for any financial assets needed

Homeowner's Insurance

- Company and agency name
- If refinancing, insurance declaration page

If this is a home purchase,

- Signed offer to purchase
- Property condition report
- Proof of source of down payment

Contact Us

Even if you are still undecided about making a real estate purchase, or if you would like to set some goals for future plans, schedule an appointment with one of our Mortgage Loan Originators by calling **(800) 924-0022**.

Let us help you lay the groundwork to make your dream a reality!



Mortgage & Real Estate Loans

Lending, Real Estate and Title Services

WESTconsin[®]
CREDIT UNION

Let *WEST*consin welcome you home!

Congratulations! Making the decision to buy, refinance, or remodel a home is a big one! While extremely exciting, we recognize this process can be a very stressful one for you. *WEST*consin Credit Union is here to provide you with fast and thorough services by experienced lenders in Wisconsin and Minnesota. With a variety of lending programs, you can feel comfortable knowing the loan you move forward with will best fit your needs over time.

Fixed Rate Mortgage Loans

If you're looking for a predictable monthly payment, a Fixed Rate Mortgage Loan is likely the choice for you.

- ✓ The interest rate does not change, which means a consistent monthly payment for you.
- ✓ Choose a longer-term loan for a smaller monthly payment, or a short-term loan with larger payments and less overall interest paid.

You can depend on fair rates and a predictable monthly payment with a Fixed Rate loan.

Adjustable Rate Mortgage

An Adjustable Rate Mortgage (ARM) is a type of loan that offers lower interest rates during the first years of your loan, and can fluctuate thereafter.

- ✓ ARM loans are a good choice for those who plan to move before the end of the fixed rate period, easing the worry of any rate increase.
- ✓ Beneficial if you are considering a larger property and will not be financially burdened if the rate increases.

Easy Equity

HOME EQUITY LINE OF CREDIT (HELOC)

Receive funds for the things you want or need by taking advantage of money you've already invested in your home!

- ✓ An Easy Equity loan is an adjustable-rate, revolving line of credit that is secured by the equity in your home.
- ✓ Similar to how a credit card functions, interest only accrues on the portion you use.

When you're ready to add on that spare bedroom, consolidate your bills, or perhaps plan a fun getaway, come see us.



First Time Homebuyers

As a first-time homebuyer, this is probably the largest purchase you've ever considered!

- ✓ First time buyers are able purchase a home with little or no down payment, with programs like Rural Development and Home Ready Loans.

*WEST*consin Mortgage Loan Originators delight in helping you move through the home buying process, knowing there may be steps in the process you are not familiar with and will explain those steps along the way.

Construction/Home Renovation Loans

We realize the importance of your time, especially when you are dealing with builders and contractors during construction.

- ✓ Various options to keep your budget in line and your construction schedule on time.

Whether it's new construction or remodeling for additional living space—*WEST*consin will work with you to get a loan with low interest rates you can live with.

Second Mortgage

For members in need of a loan in the form of a lump sum, a second mortgage is an option to consider. It is another home loan taken out against an already-mortgaged property, the loan is based on the home's equity and can be used for any purpose.

- ✓ This type of loan generally has a fixed rate period at the beginning of the loan, which provides the borrower security of knowing exactly what their payment will be each month.
- ✓ Taking out a second mortgage is a calculated risk, as a borrower needs to pay their original mortgage as well as the payment on the second.

Vacant Lot Loans

Have you found the perfect spot to build your new home or the hunting land that is sure to bring you a big buck? An adjustable rate vacant lot loan is ready when you are to purchase vacant land as a recreational or buildable site.

Rates and Discounts

*WEST*consin Credit Union membership means you have access to some of the lowest rates and closing costs in the area. Membership Value Pricing® (MVP) status provides even further discounts on closing costs.

Easy Application Process

Our application process is easy! Complete your mortgage loan application online at westconsincu.org or schedule an appointment with a loan originator. To schedule an appointment, call **(800) 924-0022**.

Payment Options

*WEST*consin Credit Union offers a variety of options for paying off your loan.

- ✓ Automatic payments can be made directly from your *WEST*consin savings or checking account.
- ✓ Schedule one-time or recurring transfers from a non-*WEST*consin checking or savings account.

Making additional payments is a great way to reduce your balance faster and pay less interest. Plus, you won't pay a penalty for paying your loan early!

 For more information, or to apply online, visit westconsincu.org.