

MORTGAGE & HOME EQUITY

When it comes to finding the right home loan for you or contacting us about your current home mortgage loan, IC wants to make it easy. Our Home Loan Specialists and servicing team are the right combination to make home ownership easier than ever.

Buying a home is the largest purchase most of us ever make. IC can help make the home buying and home mortgage process simple.

IC mortgage programs include:

- ▶ Fixed & Adjustable Rate Loans
- ▶ No Down Payment Loans
- ▶ Investment Properties
- ▶ No Points, No Closing Cost Loans
- ▶ FHA Loans
- ▶ Construction Loans
- ▶ Bi-Weekly Loans
- ▶ Great Start Approval Program



FHA & VA Loans

Fixed or adjustable-rate loans that are insured by the US Department of Housing and Urban Development. The purpose of a FHA/VA loan is to make housing affordable, especially for first-time home buyers.

Construction Loans

If you plan to build a home, we'll not only help you finance it, but also guide you through the construction process.

First-Time Home Buyer Programs

We know how difficult and confusing it can be to finance your first home, so we pay special attention to helping first-time buyers find the right combination of down payment, rates, and terms.

Fixed & Adjustable Rate Loans

Lock in a guaranteed rate for 10, 15, 20, 30 or 40 years. Pay monthly or, to reduce the interest you pay, choose our bi-weekly payment (every 14 days).

Investment Properties

Real estate bought for investment purposes as opposed to private residential. Often the property will be used for a rental home, apartments or other spaces that give owners the opportunity to create profit and income.

No Points, No Closing Cost Loans

Available for purchases or refinance, the No Points, No Closing Cost Mortgage from IC can help get you start your home owning experience ~ See a Mortgage Specialist today!

Bi-Weekly Mortgage Loans

You can take up to 7 years off your mortgage by choosing the bi-weekly mortgage loan. You pay your mortgage every 14 days (approximately one more payment a year versus a traditional mortgage).

Great Start Pre-Approval Program

A Great Start Application is a mortgage pre-approval that gives you the power to confidently look for a home with the knowledge that your loan has been pre-approved. A mortgage pre-approval will help realtors find the property that is right for you and your budget.

Apply Today for a mortgage pre-approval and shop with confidence; this may be all you need to help you find the home of your dreams.

A Great Start Application can be applied for any time on the web at iccreditunion.org or call 800.262.1001 and apply by phone or schedule a personal meeting with one of our Mortgage Specialists. See back for contact information.

An IC Home Equity Loan or Line of Credit is a smart and cost-efficient way to borrow money. The rates for home equity loans are lower than credit cards and most other types of loans available, and the interest is tax deductible for most borrowers.

Fixed-Rate Home Equity Loans

Offers the certainty of a fixed rate for up to 20 years, allows you to borrow up to 100% of the value of your home, and best of all there are no prepayment penalties.
(certain conditions apply)

Lifetime Equity Line of Credit

Allows you to borrow up to 100% of the value of your home, and payments consist of interest only and you can pay as much as you like towards the principal at any time.

THE "YES" TEAM - IC'S MORTGAGE SPECIALISTS



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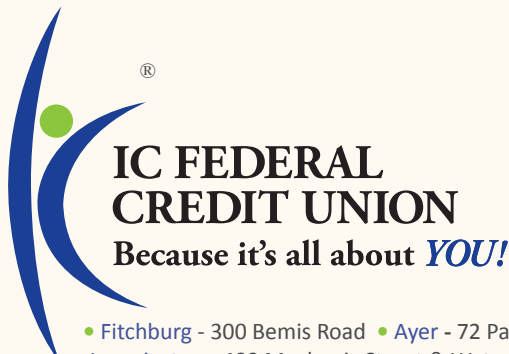
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- Leominster - 400 Mechanic Street & Watertower Plaza
- Westminster - 71 Main Street

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iccreditunion.org
Connecting All Departments
800.262.1001

