

Of
Interest...

Mortgage Loans

[www.qualstarcu.com/mortgage]



Scan for Rates

Qualstar's Mortgage Lending Department offers:

- **Traditional mortgages** with low fixed rates and terms between 8 and 30 years
(Payment Example: Loan amount of \$225,000 at 4.00% for a 30 year term has an estimated Principal & Interest payment of \$1074.18.)
- **Low adjustable rate (ARM) mortgages** with 5 and 7-year initial fixed rate periods
- **Jumbo mortgage options** up to \$1,000,000 loan amounts
- **Personal and local service** provided by our Mortgage Representatives, including the processing of your application; and the servicing of most loans is kept at Qualstar.
- **Fast Track** mortgages with NO Closing Costs, low fixed rates and a variety of terms to pay your lower balance mortgage off faster*
(Payment Example: Loan amount of \$75,000 at 3.875% for 120 month term has an estimated Principal & Interest payment of \$754.38.)

Mortgage Loans can be obtained for many purposes:

- Refinance:** For cash out to consolidate debts or home improvements or a lower interest rate and/or monthly payment
- Purchase:** LTV up to 96.5% (3.50%-5.0% minimum down payment required) and low private mortgage insurance (PMI) options
- Second Residence, Vacation Home or Investment Property:** Purchase or refinance

Financing for a variety of property types:

- Single-family homes
- 2-4 unit dwellings
- Condominiums
- Planned unit developments
- Townhomes
- Manufactured homes (title eliminated, real property)

Programs to meet individual needs (most Fannie Mae loan programs available):

- Comprehensive view of borrower's creditworthiness; help with lower credit scores & financial assets
- Potential portfolio mortgages for special situations
- Home loans in Washington (new and existing members), Oregon and Alaska (existing members only)

Per the Safe and Fair Enforcement (SAFE) Act, Nationwide Mortgage Licensing System (NMLS) registration information is available by request.

*Fast Track Mortgage: Maximum LTV 70%; No Escrow account; No set-up fees are charged to the member at funding; the set-up costs paid by Qualstar range from \$200-\$500 depending on the transaction; member will reimburse if the loan is paid off and closed within three (3) years of opening. Full appraisal may be required; in such cases, the appraisal fee is charged and collected up-front from the member. Limited to owner-occupied properties in WA, OR and AK. Member is responsible for property tax and insurance payments.

Choose how you want to apply...

- Complete the mini application below, or
- Call us at **1-800-848 0018**, or
- Visit any of our **branch locations**, or
- Go to **www.qualstarcu.com**, and click on "Apply Online Now!"



QUALSTAR[®]
CREDIT UNION

24/7 Member Service 1-800-848-0018
www.qualstarcu.com

NCUA

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration.

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YES, I'd like to start the Home Loan process!

Member Name: _____ Account #: _____

Daytime Phone #: _____ Email: _____ Best Time to Call: _____

I authorize Qualstar Credit Union to proceed with an application for a home loan. I understand that my credit will be run in order to determine final approval and I may need to provide additional information to complete the application.

Member Signature

Date