

Helping you get into your home

Documents typically required for a Purchase Pre-qualification

- Most recent pay stubs for the last 30 days.
- Proof of funds for closing: two months' bank statements and/or other asset accounts.
- Last two years' personal and business tax returns (all schedules) and a year-to-date profit & loss statement along with W-2 and 1099 forms.
- Additional information may be requested if needed.

Documents typically required for a Refinance Pre-qualification

- Most recent pay stubs for the last 30 days.
- Proof of funds for closing: two months' bank statements and/or other asset accounts.
- Last two years' personal and business tax returns (all schedules) and a year-to-date profit & loss statement along with W-2 and 1099 forms.
- Most recent property tax bill
- Insurance policy on property
- Current Mortgage statement(s)
- Additional information may be requested if needed



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Baltimore County Employees
Federal Credit Union

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1-800-234-4730
NMLS #410315

in Partnership with



Serving Credit Unions and Their Members Since 1978.

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Purchasing or Refinancing a Home? Contact *your* Credit Union *first!*

Your Credit Union has partnered with Credit Union Mortgage Association (CUMA) to offer both fixed and adjustable rate first home mortgages with terms up to 30 years. CUMA is a full-service mortgage company owned by credit unions and dedicated to serving credit union members. Here's a sampling of loan programs available through your Credit Union and CUMA:

- Conforming and Non-Conforming Primary Residential loans
- Residential Investment Property loans
- Fixed-rate loans (10, 15, 20 or 30 years)
- Adjustable-rate loans (3, 5, 7 or 10 years)
- FHA and VA loans
- Reverse Mortgage loans

No-Cost Prequalification Counseling!

Get pre-qualified before you start looking at homes. You'll be able to find the price range that best fits your budget. We will advise you on the documents you'll need to have ready when it's time to process the actual loan application. You may even be able to afford more house than you thought!



Apply In Person or Online... *You Decide!*

If you're more comfortable talking face-to-face, our in-house Mortgage Counselor can set up an appointment to discuss your lending needs. We're here to take the mystery out of mortgage shopping and provide you with peace of mind throughout the entire process.

Or, apply online at www.bcefcu.com. Our Online Mortgage Center allows you to access numerous helpful tools:

- Submit your loan application.
- Check interest rates.
- Obtain an accurate estimate of the closing costs for your loan.
- Use "Rate Tracker" to track your target interest rate.
- Access financial tools, including loan and payment calculators, qualifying worksheets and a rent vs. buy analysis.



Refinance and Save!

If you're already in the home of your dreams, maybe it's time to consider refinancing. We can guide you through the process that will weigh all factors to help you make the best decision.

- It may lower your current monthly payment.
- Change your loan product or term to best suit your needs.
- Convert to a shorter-term loan to build equity and pay off your home faster.
- Consolidate a 1st and a 2nd mortgage.
- Eliminate Private Mortgage Insurance.
- Unlock the equity in your home and take cash out for home remodeling or debt consolidation.

