



# Mortgage Loans

## Apply Online

Visit [www.nwfcu.org](http://www.nwfcu.org) to:

- Apply for your loan online
- Get your credit approval letter\*
- Utilize easy-to-use online tools and calculators

## For More Information

Information is subject to change without notice. Please contact us for the most current information and rates:

- Visit [www.nwfcu.org](http://www.nwfcu.org)
- Call **703-709-8921** or **1-866-709-8921** (toll-free)
- Email our lending professionals at [mortgages@nwfcu.org](mailto:mortgages@nwfcu.org)

### Call Center

#### Hours

Mon-Fri: 7:00 am-7:00 pm  
Saturday: 8:00 am-1:00 pm

#### Phone

703-709-8901  
1-866-709-8901

#### Fax

703-925-5113

#### TTY

703-709-8919

### Web Service

#### Website

[www.nwfcu.org](http://www.nwfcu.org)

#### Mobile

[go.nwfcu.org](http://go.nwfcu.org)

#### Email

[nwfcu@nwfcu.org](mailto:nwfcu@nwfcu.org)

### ABA Routing Number

**256075025**

Direct deposit, inbound wire transfers, ACH transactions



Chantilly | Herndon | Leesburg | Manassas | Vienna  
Gainesville (Spring 2012)



CU SERVICE CENTERS  
The Member-Friendly Financial Network



### Federally insured by NCUA.

All information is current as of 12/2011 and is subject to change without notice.



PSB (12/2011) 2M

\*For qualified applicants.

Your Lifetime Financial Partner

**Northwest Federal Credit Union (NWFCU)** offers a wide variety of mortgage loan options designed to meet the diverse needs of our members. We provide competitive rates for home purchases, refinancing and vacation homes.



## We're a Lender You Can Trust

Our 64+ years of experience have taught us that competitive rates and fees are only part of the equation when financing a home. Our licensed, non-commissioned loan officers work hard to find the best mortgage option tailored to your individual needs. With NWFCU you can buy a home or refinance with confidence knowing we **always participate in safe lending practices** designed to ensure your success as a homeowner.

And while some mortgage companies sell and resell loans, leaving you with confusing information and a new payee receiving your monthly payment, **NWFCU services your loan for life**—so you'll always make your payments to NWFCU and you'll always have just one number to call to discuss your loan.

Most importantly, our loan representatives do not work on commission, meaning they work **exclusively in your best interests**.

## Before You Buy

Before you contact a REALTOR®, turn to NWFCU first. Let us guide you through the process and work with you to evaluate your financial picture and find the rate and loan type that works best for you, so you can shop with confidence.

## NWFCU Mortgage Products

### Fixed Rate Mortgages

- 40, 30, 20, 15 and 10 year

### Adjustable Rate Mortgages (ARMs)

- 3/1, 5/1, 7/1 and 10/1 ARMs
- Home Loan Payment Relief (HLPR)<sup>1</sup> 3/1 ARM – available with 100% financing and designed to assist first-time home buyers and those who meet income limits and credit requirements; interest rate remains the same for the first three-year term and may change annually thereafter

### Additional Loan Products

- FHA loans<sup>2</sup>
- Financing available for second homes and investment properties
- High-balance loans (contact NWFCU for available loan limits)
- Reverse mortgages<sup>2</sup>
- Veterans Administration (VA) loans

## NWFCU Member Benefits

- Free mortgage pre-approvals
- 24/7 online application
- Low lender fees
- No pre-payment penalties
- In-house 2nd mortgage processing and financing
- Convenient closing at our Herndon, VA location with Northwest Title & Escrow LLC or at a settlement company of your choice
- Professional and courteous service
- Up to 10,000 Member Rewards MasterCard® bonus points good for travel, merchandise or cash back
- Free, informative buyer/seller seminars



## Northwest Title & Escrow LLC

Northwest Title & Escrow LLC (NWTE) is a full-service title company designed to assist Credit Union members with their real estate settlement needs. Whether you are buying, selling, or refinancing a home, NWTE will work closely with your lender and/or real estate agent, providing you with a seamless and stress-free transaction.

## CU Realty Home Rebate Program

Our CU Realty Program gives buyers (and sellers) a cash rebate when you use one of our Approved Agents to conduct your transaction. This free service also includes:

- Unrestricted access to an online database of homes for sale
- A network of Approved Agents to represent you when you buy or sell your home – professional REALTORS who are held accountable to NWFCU's high service standards
- Cash back any time you buy or sell – a rebate of 20% of your REALTOR's commission based on the sale price of the home<sup>3</sup>

Take a look at these average savings:

Home Sale Price	Rebate to You <sup>3</sup>
\$200,000	\$1,200
\$400,000	\$2,400
\$600,000	\$3,600
\$800,000	\$4,800

Visit [www.nwfcu.org](http://www.nwfcu.org) to access our CU Realty service to begin searching—and saving—today!

<sup>1</sup>Available for a limited time only.

<sup>2</sup>Through our partnership with Credit Union Mortgage Association.

<sup>3</sup>Rebates are awarded to buyers and sellers registered in the CU Realty program before they begin their home search or sale and who use a REALTOR from the Approved Agent network. Members who obtain an FHA loan are required to receive their rebate at closing. Examples of rebate amounts shown here are based on 3% commission rate; your agent's commission rate may differ.