

# Mortgage MATTERS

NORTHWEST FEDERAL CREDIT UNION [www.nwfcu.org](http://www.nwfcu.org)

## SELL WITH CONFIDENCE & SAVE

CU Realty is more than just a great house-hunting tool for buyers; it's also an exclusive resource for sellers. This free, members-only service includes a website packed with valuable information to help you establish the value of your property, research recent sales in your neighborhood and determine the appreciation rate. In addition, you can choose a qualified real estate agent to represent you in the sale of your home.

Your agent will help you prepare your home for sale and price it for today's competitive market. CU Realty agents can provide a Comparable Market Analysis (CMA) based on recent and pending sales, average days on the

market and the volume of properties for sale in a competing price range. Plus, when you register with CU Realty, you'll get free, unlimited access to the Multiple Listing Service (MLS), which you can use to compare and evaluate homes in your area and in similar neighborhoods.

To access the CU Realty website and begin enjoying its many benefits, log on to [www.nwfcu.org](http://www.nwfcu.org) and click on 'Real Estate Services.' Or, for more information, contact our Mortgage Department at 703-709-8921 (1-866-709-8921 toll-free). And remember, when you sell your home using a CU Realty approved agent, you'll get a cash rebate at closing!



### UPCOMING SEMINARS

**Finding and Financing a Home in Today's Market**  
Saturday, October 13  
9:00 a.m.–11:00 a.m.

Thinking of moving? Learn about today's market conditions and get answers to these questions and more:

- Is now the right time to buy?
- Have the prices hit rock bottom?
- How do I find the right home for me?
- What are my financing options?

**All About Reverse Mortgages**  
Saturday, November 3  
9:00 a.m.–11:00 a.m.

Members in their 60s or adult children looking for ways to help their parents maximize daily living funds are invited to attend this seminar to learn how a reverse mortgage can provide tax-free funds in retirement years.

These free seminars will be held at the Enterprise Building in Herndon, VA. To register, visit [www.nwfcu.org](http://www.nwfcu.org) or call 703-709-8921, option 7.

## Don't Overlook the Garage



If you plan on selling your home, don't neglect the garage. This under-appreciated space can boost the value of your home by 13–14%, and 91% of people surveyed say they're more likely to buy a home if the garage is well-maintained.\* But for many folks, this valuable space becomes the dumping ground for the clutter they are clearing

from the house. Give the garage the respect it deserves, and you'll see a positive impact on your resale value.

The best way to increase the value of your garage is to convert it into a usable space. It can become anything from a home gym to a workshop, but at the very least there should be room to park the car. And if you're selling, you'll want cost effective changes that make sense and add value.

Start by clearing out and cleaning up. Eliminating clutter is the first step to a well-organized garage. Throw out the

junk and unused items, and if necessary, rent a temporary storage unit for rarely-used items. Clean up oil spills and stains, and make sure the garage door is in good working order. Next, consider installing a heating/cooling system, lighting and skid-free flooring.

Sort the items you didn't toss by category (sports, hardware, lawn and garden, automotive, toys, etc.) and then work out a plan to store it all. Heavy-duty resin shelves and storage units, such as those made by Rubbermaid® or Suncoast®, are available at most home improvement stores or large retailers. Or for a custom-designed space, check out the professional systems by GarageTek, Garage Envy, Housewall Garage System, and others. These can cost \$10 to \$14 a square foot, but experts agree that you'll get a 40–60% return on the investment.\* Best of all, you'll enjoy a clutter-free, well-organized space while you still own your home.

NWFCU's home equity loans and lines of credit are a fast, affordable way to pay for these projects. We offer competitive

rates and don't charge points, hidden fees or prepayment penalties. To apply, visit [www.nwfcu.org](http://www.nwfcu.org) or call 703-709-8921 (1-866-709-8921 toll-free), option 5.

\*According to article titled, "Raise the door on the value of your garage" posted 04/02/07 on Bankrate.com.

# Spruce Up for Quicker Sale

## From Curb Appeal to Curtains



If you've considered selling your home but want to wait out the winter *and* this challenging market, now may be the right time to give your home a pre-listing face lift. Even minor improvements will increase your home's value and appeal.

- Consider new faucets, crown molding or light fixtures.
- A fresh coat of paint can quickly brighten a room and a home's exterior.
- The cooler fall days are perfect for planting new trees and shrubs to improve curb appeal.

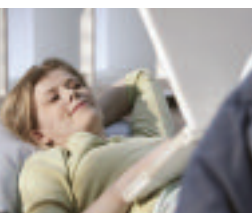
Financing your updates with a home equity loan or line-of-credit from NWFCU makes sense for a lot of reasons. The interest is usually lower than on personal loans or credit

cards and the interest is tax deductible.\* Plus, you can borrow up to 100% of the property's value and there are no hidden costs. And you won't pay points, up-front fees or prepayment penalties.

Apply online and you'll have an answer within 48 hours. Most loans close in 10 business days. To apply, visit [www.nwfcu.org](http://www.nwfcu.org) or call 703-709-8921 (1-866-709-8921 toll-free), option 5.

\*Consult your tax advisor for details.

# TWO EASY WAYS TO PAY YOUR MORTGAGE



Why rely on the mailman and search for stamps? We offer a choice of secure methods that ensure your mortgage payment is received on time each month:

- **Pre-Authorized Transfers.** Let us automatically transfer funds from your NWFCU account to your mortgage loan on the same day each month.

- **NWLink Internet Banking.** Pay your mortgage — or any NWFCU loan — from any computer with Internet access. You can even set up a recurring transfer so your payments are made automatically each month. Visit [www.nwfcu.org](http://www.nwfcu.org) to sign up.

For more information on these free, convenient services or to sign up for automatic mortgage payments, contact the Call Center at 703-709-8901 or 1-866-709-8901 (toll-free).

## WIN CASH & A NEW CAR

### Use NWLink Bill Payer in October

Throughout October, each time you use NWLink to pay bills or transfer funds to pay your NWFCU loan, credit card, mortgage or line of credit, you'll be entered into our 60th Anniversary cash prize drawing. If we draw your name, you'll win \$60 per transaction, up to \$600. Plus, you'll be entered in our 60th Anniversary grand prize drawing for a 2008 Toyota Camry\* from Miller Toyota Scion in Manassas, VA.

Not yet enrolled in NWLink? Visit [www.nwfcu.org](http://www.nwfcu.org) and click on 'Products & Services.'

\*Some entry limits do apply. Visit [www.celebratingsuccess.com](http://www.celebratingsuccess.com) for complete details and contest rules.

## Did You Know?

You can receive your quarterly mortgage statement electronically.



Are you already enrolled in eStatements for your monthly share and checking statements? If so, you can request mortgage eStatements simply by calling our Mortgage Department at 703-709-8921 (1-866-709-8921 toll-free).

Not yet receiving statements electronically? Visit [www.nwfcu.org](http://www.nwfcu.org) and click on 'Products & Services' to enroll in free eStatements. Then, contact our Mortgage Department to request quarterly mortgage eStatements, too.

## MORTGAGE & EQUITY LOAN RATES<sup>1</sup>

### MORTGAGES

Check with CU

### EQUITY

5-Year	Max. Loan Amt.	Fixed Rate	APR
90% LTV	\$100,000	5.500%	5.63%
100% LTV	\$ 50,000	6.250%	6.38%

### 7-Year

90% LTV	\$100,000	5.875%	6.00%
100% LTV	\$ 50,000	6.875%	6.99%

### 10-Year

90% LTV	\$100,000	6.250%	6.36%
100% LTV	\$ 50,000	7.500%	7.61%

### 15-Year

80% LTV	\$350,000	6.625%	6.71%
90% LTV	\$350,000	7.875%	7.96%

### HELP Loan

Max. Loan Amt.	Variable Rate
80% LTV	\$350,000 7.25% <sup>2</sup>
90% LTV	\$350,000 8.75% <sup>2</sup>
100% LTV	\$350,000 9.75% <sup>2</sup>

### Interest-Only

HELP Loan	Max. Loan Amt.	Variable Rate
90% LTV	\$350,000	9.25% <sup>2</sup>

## AUTO LOANS

### NEW/USED & 2ND CHANCE LOANS<sup>1</sup>

Up to 120% financing (check with NWFCU for details).

Term	APR
Up to 60 months	5.74% <sup>3</sup>
61 to 84 months	6.74% <sup>3</sup>

### LEASES<sup>1</sup>

Up to 120% financing (check with NWFCU for details).

Term	APR
New	Up to 60 months 5.74% <sup>3</sup>
Used	Up to 36 months 5.74% <sup>3</sup>

## CREDIT CARD RATES<sup>1</sup>

	APR
Visa® Platinum	10.75% <sup>4</sup>
Travel Rewards Gold MasterCard	
with \$30 annual fee	12.75% <sup>4</sup>
with no annual fee	14.75% <sup>4</sup>

<sup>1</sup> Rates current as of 10/1/07 and subject to change without notice.

<sup>2</sup> APR = Annual Percentage Rate. Rate based on the *The Wall Street Journal* Prime Rate listing on the last business day of the month and is subject to change quarterly.

<sup>3</sup> For Credit Union members without Advantage or AdvantagePlus Checking, the rate will be 5.99% APR for up to 60 months and 6.99% for 61–84 months. \$20,000 minimum loan required for terms 61–84 months. When refinancing an existing NWFCU auto loan or lease to a lower interest rate using the same collateral, 1/2% will be added to the rate for administrative purposes. Other restrictions may apply.

<sup>4</sup> Rate is based on *The Wall Street Journal* Prime Rate listing on the last business day of the month and is subject to change monthly.



P.O. Box 1229  
Herndon, VA 20172

### MORTGAGES

703-709-8921  
1-866-709-8921  
M-F: 8:00 a.m.–4:30 p.m.

### CALL CENTER

703-709-8901  
1-866-709-8901  
703-709-8919 (TTY)  
M-F: 7:00 a.m.–7:00 p.m.  
Sat.: 8:00 a.m.–1:00 p.m.

### OTHER SERVICES

703-709-8900  
1-800-336-3384  
Auto Locating: ext. 6001

### WEBSITE

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

### EMAIL

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

In order to assure that the Credit Union in compliance with State and Federal regulations, secondary market guidelines and our regulatory agency, NCUA, your account or mortgage loan may be randomly selected for an independent quality control review. Your cooperation with any required verification or certification is appreciated.



Northwest Federal Credit Union is federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

