



Apply Online

Visit nwfcu.org/homeloan to:

- Apply for your loan online
- Use our mobile-friendly application
- Get your credit pre-approval letter*
- Utilize easy-to-use online tools and calculators

Contact Us

Information is subject to change. Please contact us for the most current information and rates.

- Visit nwfcu.org/homeloan to schedule an appointment.
 - In Florida, visit nwfcu.org/maitland
 - In North Carolina, visit nwfcu.org/raleigh
- Call **703-709-8900 x4905** or 844-709-8900 x4905 (toll-free).
- Email our lending professionals at mortgages@nwfcu.org.

*For qualified applicants.



Scan the QR code to learn more and apply for a home loan today!

Member Service Center

Hours

Mon-Fri: 7 am-7 pm ET
Sat: 8 am-1 pm ET

Phone

703-709-8900
844-709-8900 (toll-free)

Fax

703-925-5113

TTY

703-709-8919

Web Services

Website

nwfcu.org

Email

nwfcu@nwfcu.org

ABA Routing Number


256075025

Direct deposit, inbound wire transfers, ACH transactions



To find a branch or free ATM near you, visit nwfcu.org/locations



 **Insured by NCUA**
All information is current as of 7/2023 and is subject to change.

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Home Loans



Together, we serve and inspire to transform lives.

Northwest Federal Credit Union offers a wide variety of mortgage loan options designed to meet the diverse needs of our members. We provide competitive rates for residential home purchases, refinances, and financing for vacant land.

We're a Lender You Can Trust

Experience has taught us that competitive rates and fees are only part of the equation when financing a home. Our loan officers work hard to find the best mortgage option tailored to fit your individual needs. With Northwest you can buy a home or refinance with confidence knowing we **support safe lending practices.**



And while some mortgage companies sell and re-sell loans, leaving you with confusing information and a new payee receiving your monthly payment, **Northwest services your loan for life.**

We're a Nationwide Lender

When it comes to buying a house, we can help you no matter which state you want to call home. Northwest offers first mortgage loans in all 50 states!¹

Mortgage Products

Fixed Rate Mortgages and Adjustable Rate Mortgages (ARMs)

- Available in a variety of loan terms

Additional Loan Products

- Financing available for second homes and investment properties
- High-Balance Loans and Jumbo Loans
- VA (Veterans Affairs) Loans for eligible veterans
- Land and New Construction Loans²

Member Benefits

- Great rates
- 24/7 online application and calculators
- Free Mortgage Platinum Pre-Approval for qualified borrowers, featuring a fast turn-around time and a more substantiated financing offer than a standard pre-approval
- Fast and easy mobile-friendly application
- Low lender fees
- Free, informative buyer/seller seminars and webinars
- No pre-payment penalties
- In-house processing and financing
- Experienced, professional, and courteous service
- Title services with Northwest Title & Escrow LLC³ or at a settlement company of your choice
- Up to 10,000 Northwest Rewards Visa[®] credit card bonus points for travel, merchandise, and cash back

HomeAdvantage[®] Cash Rewards⁴

Our HomeAdvantage program provides benefits to Northwest members who are buying or selling a home. It simplifies the process and allows you to earn Cash Rewards when you use one of the Approved Agents. This free member benefit also includes:

- Access to an online database of homes for sale
- A network of Approved Real Estate Agents to represent you when you buy or sell your home—professional agents who are held accountable to Northwest's high service standards

Take advantage of these average savings:

Home Sales Price	Member Cash Rewards ⁴
\$200,000	\$1,200
\$400,000	\$2,400
\$600,000	\$3,600
\$800,000	\$4,800

Example is based on a 3% commission. Actual commission could be different.

Call our Mortgage Department at **703-709-8900 (844-709-8900 toll-free)** to be referred to an approved agent today.

¹Restrictions may apply. Not all products available in all areas.

²Land Loans are not available in Texas. Construction Loans are not available in Hawaii or Texas.

³Northwest Title & Escrow LLC services available only in Maryland, Virginia and the District of Columbia.

⁴HomeAdvantage is available to you through your membership with Northwest Federal Credit Union. Cash Rewards are available to members who register to use HomeAdvantage and who use a real estate agent in the HomeAdvantage network to buy or sell their home. Using Northwest for a mortgage is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commissions paid to the agent. Northwest may have specific rules on how your Cash Rewards will be paid out. Cash Rewards are void where prohibited by law or the lender. Please consult with your credit union to get details that may affect you.

Visa is a registered trademark of Visa International Service Association.