

# HOME LOANS



**Home Loans  
Done Right.**

**NavyArmy**  
COMMUNITY CREDIT UNION

# WE KNOW HOME LOANS.

Buying a home can be overwhelming.  
All across South Texas our Home  
Loan Experts are taking the stress  
out of the home loan process.



Fixed interest rates and terms

Escrow options

Down payments starting at 3%

Personal Service

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Apply online or stop by any of  
the following branches:

## **COASTAL BEND**

5725 Spohn Drive, Corpus Christi

2814 Rodd Field Road, Corpus Christi

6202 Kostoryz, Corpus Christi

12129 Leopard, Corpus Christi (Tue/Thur)

3801 FM 1889, Calallen (Mon/Wed/Fri)

285 Buddy Ganem, Portland

4802 Crosstown Expressway

[navyarmyccu.com/home-loans](https://navyarmyccu.com/home-loans)

# LET'S GET MOVING!

To get started, you'll need the following:

### THE BASICS

- ✓ Filed tax returns (1040) and W2s or 1099s for the past two years
- ✓ Bank statements for the past two months
- ✓ Copy of government issued ID

### WAGED INCOME VERIFICATION

- ✓ Paystubs for the last 30 days

### SELF-EMPLOYED INCOME VERIFICATION

- ✓ Filed federal business tax return for the past two years (Form 1065, 1120 or 1120-S)
- ✓ Year-to-date profit and loss for each business

### RETIREMENT, PENSION OR DISABILITY INCOME

- ✓ Retirement, pension or disability award letter

### RENTAL INCOME

- ✓ Copy of rental agreement

# TYPES OF LOANS

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## HOME PURCHASE / REFINANCE

- ✓ Maximum loan to value is 97% of purchase price or appraisal value, whichever is less
- ✓ 95% loan to value on refinances
- ✓ Fixed rates and terms up to 30 years



## VACATION HOME

- ✓ Maximum loan to value is 80% of purchase price or appraisal value, whichever is less
- ✓ Maximum 80% loan to value on refinances
- ✓ Fixed rates and terms up to 15 years



## HOME IMPROVEMENT / RENOVATION

- ✓ Maximum loan to value is 90% of purchase price or appraisal value
- ✓ Loans made for tangible home improvements
- ✓ Fixed rates and terms up to 30 years



## HOME EQUITY

- ✓ Loans secured by member's homestead
- ✓ Maximum advance is 80% loan to value
- ✓ Fixed rates and terms up to 30 years
- ✓ Interest may be used for tax deductions\*

*\*Contact your tax advisor for details*



## CONSTRUCTION-ONE-TIME CLOSE

- ✓ Maximum loan advance is 90% of the purchase price or appraisal value, whichever is less
- ✓ Requires builder vetting
- ✓ Interest only for up to 12 months
- ✓ Fixed rates and terms up to 30 years



To find a home loan expert in your area, visit [navyarmyccu.com/home-loans](https://navyarmyccu.com/home-loans)

# **NavyArmy**

COMMUNITY CREDIT UNION

## **BANKING YOUR WAY**

Mobile • Online • Branches & ATMS  
throughout South Texas

P.O. BOX 81349 Corpus Christi, TX 78468-1349  
1-800-622-3631

Questions? We are here to help. Call us 361-986-4500 / 956-205-4700  
After the prompt,  
press 5 (new loan inquiries) then 2 (home loan).

**[navyarmyccu.com](http://navyarmyccu.com)**



Federally  
Insured by  
NCUA