

BANKING YOUR WAY

MOBILE



ONLINE

NAVYARMYCCU.COM

IN-PERSON

361-986-4500 | 800-622-3631



HOME SWEET

HOME LOANS

find a loan expert near you!

CORPUS CHRISTI 5725 Spohn Drive
2814 Rodd Field Rd
6202 Kostoryz
12129 Leopard

CALALLEN 3801 FM 1889

PORTLAND 285 Buddy Ganem

ROCKPORT 2207 Highway 35 N.

NavyArmy
COMMUNITY CREDIT UNION

NavyArmy
COMMUNITY CREDIT UNION

navyarmyccu.com



Federally
Insured by
NCUA

HOME LOANS DONE RIGHT.

Buying a home can be overwhelming; let NavyArmy take the stress out of the loan process. Our loan experts have helped thousands of South Texas families get moving. Speak with a loan expert at a branch near you, or apply online!

- Fixed Interest Rates
- Escrow Options Now Available*
- No Private Mortgage Insurance
- Down Payments Starting at 5%

*New loans determined to be in a flood zone are required to have escrow.

TYPES OF HOME LOANS

HOMESTEAD (purchases & refinances)

- Maximum loan advance is 95% of purchase price or appraisal value, whichever is less
- 95% loan to value on refinances
- Maximum Term 30 years

SECOND/VACATION HOME (purchases & refinances)

- Maximum loan advance is 80% of the purchase price or appraisal value, whichever is less.
- 80% loan to value on refinances
- Max Term 15 Years

HOME IMPROVEMENT

- Maximum loan advance is 90% loan to value
- Loans made for tangible improvements to homestead
- Maximum Term 30 Years

HOME EQUITY

- Loans secured by member's homestead
- Maximum advance is 80% loan to value
- Maximum Term is 30 Years
- Interest** may be used for tax deductions

**Contact your tax advisor for details.

4/2017

GETTING STARTED

Here's what you'll need to start the home loan process with NavyArmy.



Note: Please sign and date the second page of each tax return before submitting.

INCOME VERIFICATION

- Filed federal tax returns (Form 1040) and all W2's from the past 2 years
- Paystubs for the last 30 days

SELF-EMPLOYED INCOME VERIFICATION

- Filed federal tax returns (Form 1040) and all W2/1099 forms for the past 2 years
- Filed federal business tax returns (Form 1065, 1120 or 1120-S) for the past 2 years.
- Year-to-Date Profit and Loss Statement for all businesses

RETIREMENT, PENSION OR DISABILITY INCOME

- Filed federal tax returns (Form 1040) and all W2/1099 forms for the past 2 years
- Retirement, Pension or Disability Award Letter

RENTAL INCOME

- Filed federal tax returns (Form 1040) and all W2/1099 forms for the past 2 years

Questions? We're here to help.

Call us at 361-986-4500,

Press 6 (Home Loan Inquiries) then 2 (New Loans)

APPLY ONLINE

We know your time is valuable. Use our online loan application, attach the necessary documents and information from the comfort of home.

navyarmyccu.com > Apply for Loan