

# MORTGAGES

Get the right mortgage, right here.



ADJUSTABLE RATE  
MORTGAGES



HOME 100



HOME 97



FIRST-TIME HOME  
BUYER PROGRAM



FIXED-RATE  
JUMBO LOANS



CONSTRUCTION  
LOANS

## You Find the Right Home. We'll Help You Find the Right Loan.

Buying a home may be one of the most important purchases you'll ever make. And at Northeast Credit Union, we know that finding the right mortgage to finance is just as important. That's why we will work closely with you to find the mortgage solution that best suits your specific needs and ensures you'll achieve your dream of homeownership.

We can help you purchase or refinance your:

- Primary Residence
- Second Home
- Jumbo Loan
- Investment Property
- Manufactured Home
- Construction Loan
- Land Loan

## EXPERIENCE OUR DIFFERENCE.

From application to closing, our Mortgage Specialists will guide you each step of the way. You can count on us to service your loan locally and to be here for you for the entire life of your loan.

## Mortgage Products

Whether you're purchasing your first home, your retirement home, or upgrading to your next home, Northeast Credit Union will help you navigate through all the mortgage options available to you and help you select the one that is just right for you.

**Fixed Rate Mortgages** provide the security of a monthly principal and interest payment that never increases. We have a choice of terms, rates and points.

**Adjustable Rate Mortgages (ARM)** feature an interest rate that periodically adjusts with changing market rates. With an ARM, you could benefit from lower monthly payments.

**Home 100** allows first-time and repeat home buyers to find their dream home with 100% financing. We have various terms and rates available.

**Home 97** gives first-timers, downsizers and upgraders the option to find the perfect home with a low 3% down payment.

**First-Time Home Buyer Program** - Our Home Loan Payment Relief Mortgage (HLPR) program is designed to assist homebuyers in obtaining an affordable mortgage. A homebuyer can benefit from lower payments due to a discounted initial rate, no private mortgage insurance (PMI) is required, and there are reduced closing costs.

**Fixed-Rate Jumbo Loans** - Our Jumbo Loans offer maximum financing flexibility with low rates when you need financing for loan amounts higher than the maximum conforming limits. Available for purchase or refinance of single-family primary residence, second home or condominiums. Jumbo Construction Loans also available.

**Construction Loans** - Whether you're looking to build a new home, second home or planning a major remodel, our Mortgage specialists will help you plan, organize and guide you every step of the way, from application to closing and beyond.

## How to Apply

Visit [necu.org](http://necu.org) to use our [secure online application](#), stop by your [local branch](#) to speak with a Mortgage Specialist, or call 888.436.1847.

