

Welcome Home



With so many loan options to choose from, we are confident we have the best deal for your dream home and your budget! With local servicing, processing and underwriting, we guarantee a great, fast mortgage experience.

0% Down. No PMI.

Great for first time home buyers and those looking to save on initial expenses. Gift money is allowed; no income limits.

At Your Service Mortgage*

Eligible for public service members including **full-time police officers, firefighters, EMSs, teachers and RNs!**

0% Down | NO PMI | Save money with no lender fees

Advanced Medical Mortgage*

Eligible for medical field members including **full-time MDs, DOs, PAs, NPs, CRNAs and DMDs!**

**0% Down, no PMI up to \$750K | 5% Down over \$750K
Student loan payments excluded**

Construction & Lot Loans

Whether you're building a primary or secondary home, Consumers can provide construction loans up to 98% of the value. **Features include one-time closing fee, quick builder approval and low fixed administration fees.**

Bridge Loan/Equity Forward Options

Use the equity in your current home to get access to cash when you need it at a great, competitive rate with no application fees!

3% Down. Low PMI. HomeReady™

This low money down option is especially perfect for first-time home buyers.

Fixed Rate Conventional

Select your standard term (10, 15, 20 or 30 years) to create a loan that fits your family.

Long Term Lock

Lock in a rate for up to 12 months while your home is being completed.

Investment Properties

Low down payment options. 1-4 units.

FHA Loans

If your credit isn't perfect, an FHA loan just might make your day.

VA Loans

Active military and veterans are eligible for this no down payment path to homeownership. Additional benefits include fixed rate, no prepayment penalties or PMI; the allotment of gift funds up to 100%; and an up to 100% cash out refinance option.

ARM Options

Low-rate ARMs offer a cheaper option for borrowers who don't plan on living in one place for very long.

Non-warrantable Condo | 5% Down

Flexible financing options including up to 95% LTV.

Other Loans

Non-traditional, non-conforming properties | Large acreage | Self-employed borrowers | Jumbo financing | Unique credit profiles

Refinances

Refinancing your home mortgage can help you save money, consolidate debt or assist in managing a large purchase.

Mortgages available in all 50 states!

Apply online, view rates or use our calculators to begin planning for your special purchase at www.ConsumersCU.org/personal/borrow/mortgage.

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All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on credit worthiness, qualifications, and collateral conditions. *Program available on purchase of single-family primary residence on less than 10 acres.