

Home Loans



Hope 
credit union

HOMEOWNERSHIP is a dream for many of our members. HOPE wants to help you **MAKE THAT DREAM A REALITY.**

We offer a full range of home loan options that can meet a wide variety of needs.¹ Whether you are buying your first home, looking for a larger house to accommodate a growing family, or considering refinancing, a HOPE mortgage may be the right solution for you!

Our patient team of professional lenders will help develop a plan that fits your specific needs. We'll be there with you during each step of the homebuying process and work with you to find the lowest rates and best choices for you.

We also have loan solutions designed specifically for low- to moderate-income families, including people with lower credit scores. Our mission means that we serve people who often can't get loans at other institutions or would pay much higher rates at predatory or sub-prime loan companies.

Contact your nearest branch or visit www.hopecu.org/homeloans to learn more.

Purchase

Whether you're buying your first home, needing to get a bigger house for a growing family, or wanting someplace smaller for retirement, there are plenty of options at HOPE. We may also be able to connect you with special programs for down payment assistance.

Refinance

If you've been in your home for a while, you may be paying too much for it. With today's low interest rates, we can help you determine how much a new loan could save you each month. You might also use the equity in your home to make repairs, do some renovations, consolidate bills, or even pay for educational expenses.

Affordable Home Loans

HOPE has developed a special home loan option for low- to moderate-income families across the Mid South. This option can help people with low credit scores or who have struggled with medical collections, cell phone bills or subscription services (book clubs, recurring online billing, etc.).

Conventional Loans

While these loans may require better credit histories and scores, they can offer better terms and fewer fees. HOPE has lots of experience in making these types of loans to a wide variety of borrowers.

FHA Loans

Backed by the Federal Housing Administration, FHA loans are designed for low- to moderate-income borrowers who are unable to afford the larger down payment associated with conventional loans.

ITIN Loans

HOPE has a special mortgage for people who have an Individual Taxpayer Identification Number. Our ITIN loan could be a great solution to your housing needs.

Jumbo Loans

If you are in the market for a larger loan than the traditional conforming market allows, consider the benefits of a HOPE Jumbo loan. We can finance homes valued at up to \$1,000,000.



Other HOPE Products & Services

- Affordable Checking Accounts
- Free HOPE Rewards Checking Accounts
- Student Checking
- Money Market Accounts
- Choice Cards
- Savings Accounts
- Traditional and Roth IRAs
- Share Certificates
- Credit Cards
- Personal Loans
- New and Used Vehicle Loans
- Small Business Loans
- Free Online, Mobile, and Telephone Banking²
- ATM and Debit Cards
- Nationwide ATM Network³
- Direct Deposit
- E-Statements
- Free Financial Education and Counseling
- National Shared Branching Network

Brighter Futures Begin with HOPE.

www.hopecu.org
1-866-321-HOPE (4673)



Federally insured by NCUA.



Shared Branching

HOPE is part of a national network of credit union branches. You may conduct HOPE transactions at any of these locations. Visit www.sharedbranching.org to find a participating branch near you.

¹All loans subject to credit approval.

²Wireless carrier message and data fees may apply.

³ATMs that are not part of the HOPE network may charge additional fees for services.

Alabama Arkansas Louisiana Mississippi Tennessee