First Mortgage? Refinancing? New Construction?

Not a problem.

At Directions Credit Union, we make the process of getting a home loan quick and easy. Whether you are purchasing a home, building a new home, looking to save money on refinancing, or are a first time home buyer, Directions Credit Union can help simplify the home loan process.

Through our knowledgeable home mortgage team and an array of flexible home loan options, we'll put together a loan package you can be comfortable with. Directions Credit Union is your local partner-all loans are underwritten and serviced locally.

Fixed Rate & Adjustable Rate Mortgages

- Purchase and Refinance
- Loan to Value up to 97%
- NO Pre-Payment Penalty
- Fixed-Rate terms up to 30 years
- ARM Terms: 3/1 and 5/1

Construction Loans

- One Time Close – loan converts to permanent financing at completion; no additional costs
- Up to 95% Loan to Value
- Draws processed locally
- NO Pre-Payment Penalty

First Time Home Buyer

Directions is dedicated to help guide our new buyers through their first home purchase. We encourage all first time home buyers to get educated on this major purchase. And, our **First Time Home Buyer Program** was designed to do just that and more.

- Fixed Rate
- Flexible down payment options and terms
- Up to 97% Loan to Value
- Free Home-buyer education

Directions Credit Union®