



3 REASONS TO GET A MORTGAGE FROM A CREDIT UNION

You've found the perfect house for you and your family, but have you thought about who you'll choose as your mortgage lender? Commercial banks aren't the only institutions that provide mortgage loans; credit unions are also another option – and often times a much better one! When it comes to credit unions, your mortgage loan officer is there to serve you and has your best interests at heart.

01 A PERSONALIZED EXPERIENCE

Loan officers work face-to-face with their members to ensure that they receive proper guidance and assistance through the entire lending process. Credit unions are more willing to slow down and guide their customers throughout the mortgage application and processing. They also educate their members on the type of loans available for consumers based on their specific needs and situations.

02 YOU'LL SAVE MORE MONEY

Credit unions offer more flexibility than other lenders do and tend to be a little less aggressive when it comes to the fees and repayments. There are big cost-savers such as lower rates, lower fees, flexible loan options, and higher yields on savings. Credit unions are member-owned, non-profit organizations and the savings are passed on to the members.

03 LOW CREDIT RATES ARE ACCEPTED

Credit unions have the commitment and flexibility to support their members, offering a variety of options for those who don't have traditional credit profiles. Getting a mortgage loan in Santa Fe from a credit union can be a real advantage if you can buy a home but don't have such an excellent credit history or have shorter job histories, income sources, and higher debt-to-income ratios. Credit unions offer special programs for first-time borrowers by giving them the opportunity to borrow extra funds for closing costs.

CHOOSE DEL NORTE CREDIT UNION AS YOUR MORTGAGE LENDER

When looking for a financial partner on the path to home ownership, look no further than Del Norte Credit Union. We offer a range of mortgage options at competitive rates. Whether you're a first-time home buyer, a veteran, or ready to refinance, a mortgage loan officer will work closely with you to choose the right financing option for your needs. We have branches in Española, White Rock, Los Alamos, Santa Fe and Northern New Mexico. Contact us to learn more about mortgage loans at DNCU.



[HTTPS://DNCU.MORTGAGE-APPLICATION.NET/DEFAULT.ASPX](https://dncu.mortgage-application.net/default.aspx)