

# Home Loans



At Cyprus Credit Union, we're not just your mortgage lender, we're your mortgage partner. With over X years of combined experience, our professional Home Loan Advisors will be there to assist you every step of the way of your buying experience. Whether you're a first-time buyer or a seasoned real estate investor, there's a product to fit your needs.

## Purchase Mortgages

- **Fixed-Rate Mortgage** – Conventional loan with set term and guidelines. The rate on this mortgage stays consistent throughout the entirety of the term.
- **Adjustable-Rate Mortgage** – Conventional loan with set terms and guidelines. The rates for the loan either adjust throughout the entirety of the loan or will switch from fixed to adjustable.
- **Federal Housing Administration** – An ideal option for first time buyers. Requires a down payment as little as 3.5% and has more flexible credit options.
- **Veterans Affairs Loans** – Designed to help service members purchase a home. Down payments and mortgage insurance are not required. Other eligibility requirements apply.
- **USDA Loans** – Guaranteed by the US Department of Agriculture, these loans require little to no down payment. Location and eligibility requirements apply.
- **Jumbo Loans** – Loans that are able to exceed the cap of traditional mortgages. Ideal for those with a low debt-to-income ratio and a larger down payment saved.
- **Investment Property** – Designed with investment properties in mind. Down payment can be as little as 15%.
- **Portfolio Loan** – 'Outside the box' personalized loan options for those who may not have qualified for traditional mortgages in the past.
- **100% Purchase Program** – No down payment is required. No income requirements or location limitations.

Contact our team at 801-260-7605 or visit [cypruscu.com](http://cypruscu.com) for more information.





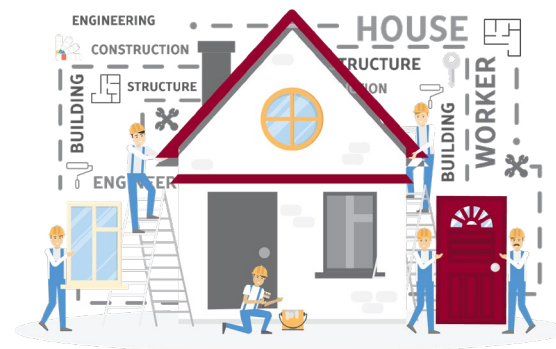
### Refinance Loans

- **Refinance Loans** – Lower your interest rate, reduce the term of your loan, convert from adjustable rate to fixed rate, consolidate debt, or improve your home.
- **Cash-Out Refinance** – Turn the equity in your home into cash to help consolidate debt into one simple payment.
- **Short & Sweet Mortgage** – A short-term mortgage at a sweet rate. Huge savings when compared with a traditional 30-year mortgage.



### Home Equity Loans

- **Home Equity Line of Credit** – Use the equity in your home as a revolving line of credit for bigger purchases such as home improvement, a wedding, business cash flow, and more.
- **Fixed Rate 2nd Mortgage** – Money is loaned in a one-time, lump sum to be used for bigger purchases. Location and property type requirements may apply.



### Construction/Lot Loans

- **Construction Loans** – Build the home of your dreams with a customized construction loan. One-time or two-time close options available.
- **Renovation / Remodel Construction Loans** – Use for renovation or remodeling in your existing home.
- **Lot Loans** – Ideal for those who have found the perfect property but aren't quite ready to build. Discounts on future construction loans.

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