



PO Box 1937  
Portland, OR 97201

[unitusccu.com](http://unitusccu.com)



Yes, you can own a home. Learn why  
you're closer than you might think.



*That*  
**NEW HOME  
FEELING!**



*Get up to*  
**100%**  
*Financing*

*It's your dream. Own it.*

[UnitusMortgage.com](http://UnitusMortgage.com)







# It's your dream. **Own it!**

Homebuying shouldn't be stressful – it should be a joy.

Our local experts are committed to treating you better than you could expect.

Choose whichever home loan option you might need – Conventional, VA, FHA, Jumbo, and even some that other lenders don't offer.

Talk to someone dedicated to walking you through the process at your speed. Start a relationship with someone genuinely invested in your success as you define it.

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**Speak with a Mortgage Relationship Officer today**  
**503-423-8713 | [unitusmortgage.com](https://unitusmortgage.com)**

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## Introducing our First Time Homebuyer loan

**You can own a home with a \$0 down payment.\***

Get up to 100% financing\* without paying a dollar in Private Mortgage Insurance (PMI).

Take your pick of first time homebuyer options:

- a **30-year fixed loan\*** for low monthly payments and dependability – the most popular choice
- a **5/5 Adjustable Rate Mortgage\*** with low monthly payments – especially good if you might move within 5 years of buying your new home

If you were worried about buying a home because you can't make a big down payment, this is your chance.

If you have been renting and want to start investing your money back into your life, now is the time.

**You're more ready than you think.**

\*30-year fixed rate with an interest rate of 4.750% and an APR of 4.920% the monthly payment amount is \$1,174 (includes principal and interest) for 360 months. 5/5 adjustable rate first-time homebuyer with an interest rate of 4.750% and an APR of 4.887% the monthly payment is \$1,174 for 60 months and \$1,459 for 300 months. Payments do not include taxes or insurance premiums. The actual payment amount will be greater. All rates are based on owner occupied, one-unit, purchase transaction for members with excellent credit. Rates change daily and rates quoted are subject to change.

## Introducing our Renovation loan

**Finally, a loan for those fixer-uppers and "project" homes**

Now you can repair your new home without cutting into your savings. Don't go out of pocket – finance your big house project into your new home loan.

- Redo the kitchen floor.
- Add an extra room for your family's new addition.
- Repair the roof and never worry about it again.

When you find the home that's almost right, now you can make it right – and still stay cash flow positive – with our Renovation loan.

