



# Mortgages

## Loan sweet loan.

**RGCU can help get you in the house of your dreams.**

Buying your dream home is more than picking out your ideal neighborhood and floor plan. Your mortgage payment and length of your mortgage are just as important. You don't want a payment that blows your budget or term that doesn't fit your life goals.

Becoming a homeowner is a big deal and can sometimes be an overwhelming process. Escrow who? Amortization what? Closing costs, huh? Our mortgage specialists will answer your questions and walk you through the steps so that you have a comfortable home buying experience.

Our mortgage options are designed to match your needs.

### Home Buying Mortgage Loans

RGCU offers a variety of traditional mortgage loan options for buying your first home or next home. Various rates and terms are available. Our mortgage experts can help you pick the right mortgage for you.

### Refinance Mortgage Loans

An RGCU Refinance Mortgage Loan may be the right choice for you if you're interested in lowering your monthly payment, reducing your interest rate, paying off your mortgage sooner or even paying for a major purchase. We have several loan options with rates and terms to meet your needs. We can help you determine your best options.

### Second Mortgage Loan and Home Equity Line of Credit

Perhaps home equity is your thing. Both a Second Mortgage (home equity) Loan and a Home Equity Line of Credit (HELOC) offer you the flexibility to turn the equity in your home into cash. Don't let the "home" in home equity fool you. You can use your equity for pretty much anything, not just home improvements: bill consolidation, college tuition, a new car and even a dream vacation.

Keep in mind, a home equity loan and a home equity line of credit are different. A home equity loan is a one-time, fixed-rate loan. A HELOC is a variable rate credit line that lets you borrow against the equity you've built in your home. You can borrow money up to the maximum amount of the credit line; you pay interest (a variable interest rate) on the amount of money borrowed. Ask us how these work.

