

CDC FCU Mortgage Services



Susan Stromquist
Mortgage Loan Officer



CDC FCU Mortgage Services

- Whether you're a first-time homebuyer or planning to refinance, CDC FCU Mortgage Professionals are ready to provide you with the hassle-free, money-saving experience you deserve, as a valued member of CDC FCU.
- We feature nationally-competitive rates, low closing costs, a well-diversified product line and flexible qualifying guidelines. In addition, credit union members pay no intangible tax (on Georgia properties); banks, brokers and other mortgage professionals must collect this tax.



Products Offered

- Fixed-Rate
 - No discount points and 1% origination fee, plus actual costs.
 - For primary residence purchases and refinances
 - No prepayment penalties
 - Pay no Intangible Taxes on Georgia properties (\$3 per \$1,000)



Products Offered

- Adjustable-Rate
 - No discounts points and 1% origination fee, plus actual costs
 - For primary residence purchases and refinances
 - No prepayment penalty
 - Pay no Intangible Taxes on Georgia properties (\$3 per \$1,000)



Products Offered

- Second Mortgages
 - Fixed rates and payments
 - Low closing costs
 - Flexible qualifying guidelines
 - Pay no Intangible Taxes on Georgia properties (\$3 per \$1,000)



Products Offered

- Equity Line of Credit (ELOC)
 - No closing costs*
 - Variable payment plan
 - Access up to 100% of your equity
 - Access your ELOC via credit card or check

*No closing costs for a limited time only



Products Offered

- Georgia Dream Homeownership Program
 - For first-time homebuyers
 - Up to 97% financing available
 - Down payment assistance available
 - Pay no Intangible Taxes on Georgia properties (\$3 per \$1,000)



Types of Loans

- 15 and 30 year Fixed Rates
- Hybrid ARM (3/1 ARM, 5/1 ARM, 7/1 ARM)
- 2/1 Buy Down Mortgage
- Annual ARM
- FHA
- Georgia Dream First-Time Homebuyer
- Jumbo Loans (loans over \$417K)
- Conforming Jumbo (cannot exceed \$729,750)



CDC FCU Mortgage Services

Contact:

Susan Stromquist, Loan Officer

(678) 553-5379

FREE CONSULTATION

Thank You!



www.CDCCreditUnion.org

404-325-3270