

Mortgages

Let Vantage West help you take control of the home financing process



Federally Insured by NCUA



Vantage West
CREDIT UNION



Personalized mortgage options focused on you and your needs.

Buying a home is a major purchase. At times, it can even feel like the most difficult purchase you've ever made, conducted in a language you don't understand. Vantage West can help you take control of the home financing process, using our decades of experience to guide you along the homeownership path.

As a member-owned credit union, our focus is you, the member. We know all of our members – and their circumstances – are different. That's why we offer a range of mortgage products, each with competitive rates. We have the flexibility to provide what our members need, and we make mortgage decisions locally, based around the community. So whether it's your first home or your next home, you can feel confident in your choices with Vantage West on your side.



Home Financing Options

Just like every home is different, circumstances surrounding a mortgage vary from person to person. Vantage West has mortgage options to cover a wide range of needs, so you can choose home financing that works best for you.

Fixed-Rate Mortgages

The most popular type of mortgage, with monthly principal and interest payments that remain the same for the loan term. Best for homebuyers who plan to own their homes for the long term (usually seven years or longer).

- 10 years
- 15 years
- 20 years
- 30 years
- Jumbo 30 years

Adjustable-Rate Mortgages

Interest and principal payments are fixed for an initial period of time, then adjusted (usually annually) based on financial indexes. Homebuyers tend to opt for this type of mortgage if they believe interest rates will decrease or if they plan on selling their home before the fixed-rate loan period ends.

- 5/1 ARM



Federal Housing Administration (FHA) Loans

Insured by the FHA and issued by a qualified lender. FHA loans are designed for buyers with limited income and who cannot make a large down payment.

Department of Veterans Affairs (VA) Loans

Insured by the Department of Veterans Affairs and issued by a qualified lender. Homebuyers applying for a VA loan must be current or former members of the armed forces, or current or former spouses of armed forces members.

Specialty Mortgage Loan Program

Vantage West's flexible profession-based loans, not available through big banks or other lenders. Features include no required private mortgage insurance (PMI) and up to 95% loan-to-value. For specialty professions such as doctors, CPAs, and attorneys, to name a few.



Refinancing

Depending on financial indexes, refinancing can help you get lower or more predictable mortgage payments. If you have home equity, you can consider refinancing with cash out to cover home improvements or other expenses.

Home Equity Line of Credit (HELOC)

Based on eligibility requirements, you can use your home's invested equity as collateral for a revolving line of credit. Many homeowners use HELOC funds toward college tuition, home improvement projects, or medical bills. Funds become available again as the credit line is paid down.

Some borrowers may require down payment of 5-10% based on credit and property limitations. Condos require minimum 10% down payment and project approval. All loans are subject to approval. Rates based on credit worthiness, loan product, term of loan, and value of property used as collateral. Mortgage options/rates subject to change without notice. Certain restrictions and fees may apply. Membership required. Rate and payment example: 20-year Fixed Rate Conventional Loan for \$200,000, with a rate of 4.125% (APR 4.359%) would have a monthly payment of \$1,225.17. Payment does not include taxes and insurance, therefore your actual payment will be greater.



Locations

Pima County

1st Avenue	4280 N. 1st Ave.
Broadway	8465 E. Broadway Blvd.
Catalina	16460 N. Oracle Rd.
Craycroft	2222-4 S. Craycroft Rd.
DM Air Force Base	3320 S. Craycroft Rd., Bldg. 2520
Marana	8290 N. Cortaro Rd.
Northwest	550 W. Magee Rd.
Rita Ranch	7394 S. Nexus Rd.
Southwest	3125 E. Valencia Rd.
Tanque Verde	7163 E. Tanque Verde Rd., Ste. C114
University	801 E. Speedway Blvd.
Wilmot	1100 N. Wilmot Rd.

Maricopa County

32nd & Shea	10440 N. 32nd St.
Black Canyon	3416 N. 24th Ln.

Pinal County

Casa Grande	2008 E. Florence Blvd.
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Cochise County

Tombstone	218 S. Sumner St.
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Contact Information



Online

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Phone

800.888.7882



Corporate Address

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Mailing Address

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