



TRANSFORM YOUR **DREAM HOME** INTO REALITY

Our 97% Loan-to-Value (LTV) mortgage provides a compelling alternative to FHA financing, offering potentially better terms for homebuyers, especially considering the higher monthly MIP associated with FHA loans.

- Open to all homebuyers, not just first-timers
- No income or sales price restrictions (loan limits apply)
- Down payment can potentially be supplemented with gifts or grants
- Seller concessions permitted
- Applicable to single-family primary residences, including eligible condos
- Available for both purchase and refinance
- Homebuyer counseling may not be mandatory
- Mortgage insurance may qualify for tax deductions

Take the next step to owning a home. [Apply Online](#) today.



Noah Smith

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DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION



This is not a commitment to lend, all applications are subject to credit and collateral approval. Programs, fees and rates are subject to change without notice. Other restrictions and limitations may apply. Federally insured by NCUA. Department of Commerce Federal Credit Union NMLS #810389. Additional origination support services provided by Navigator Lending Solutions, a division of Land Home Financial Services, Inc. NMLS #1796.