

Home Loans



At Cyprus Credit Union, we're not just your mortgage lender, we're your mortgage partner. Our professional Home Loan Advisors will be there to assist you every step of the way of your buying experience. Whether you're a first-time buyer or a seasoned real estate investor, there's a product to fit your needs.

Purchase Mortgages

- **Fixed-Rate Mortgage** – Conventional loan with set term and guidelines. The rate on this mortgage stays consistent throughout the entirety of the term.
- **Adjustable-Rate Mortgage** – Conventional loan with set terms and guidelines. The rates for the loan either adjust throughout the entirety of the loan or will switch from fixed to adjustable.
- **Federal Housing Administration** – An ideal option for first time buyers. Requires a down payment as little as 3.5% and has more flexible credit options.
- **Veterans Affairs Loans** – Designed to help service members purchase a home. Down payments and mortgage insurance are not required. Other eligibility requirements apply.
- **USDA Loans** – Guaranteed by the US Department of Agriculture, these loans require little to no down payment. Location and eligibility requirements apply.
- **Jumbo Loans** – Loans that are able to exceed the cap of traditional mortgages. Ideal for those with a low debt-to-income ratio and a larger down payment saved.
- **Investment Property** – Designed with investment properties in mind. Down payment can be as little as 10%.
- **Portfolio Loan** – 'Outside the box' personalized loan options for those who may not have qualified for traditional mortgages in the past.
- **100% Purchase Program** – No down payment is required. No income requirements or location limitations.

Contact our team at 801-260-7605 or visit cypruscu.com for more information.





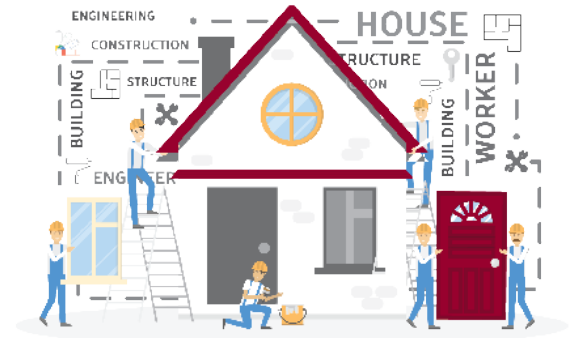
Refinance Loans

- **Refinance Loans** – Lower your interest rate, reduce the term of your loan, convert from adjustable rate to fixed rate, consolidate debt, or improve your home.
- **Cash-Out Refinance** – Turn the equity in your home into cash to help consolidate debt into one simple payment.
- **Short & Sweet Mortgage** – A short-term mortgage at a sweet rate. Huge savings when compared with a traditional 30-year mortgage.



Home Equity Loans

- **Home Equity Line of Credit** – Use the equity in your home as a revolving line of credit for bigger purchases such as home improvement, a wedding, business cash flow, and more.
- **Fixed Rate 2nd Mortgage** – Money is loaned in a one-time, lump sum to be used for bigger purchases. Location and property type requirements may apply.



Construction/Lot Loans

- **Construction Loans** – Build the home of your dreams with a customized construction loan. One-time or two-time close options available.
- **Renovation / Remodel Construction Loans** – Use for renovation or remodeling in your existing home.
- **Lot Loans** – Ideal for those who have found the perfect property but aren't quite ready to build. Discounts on future construction loans.

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