

What You Need to Apply for a Home Loan:

1. Date of birth
2. Social Security Number
3. Valid email address and contact phone number
4. Current home address (plus previous address if you have lived at your current residence for less than two years)
5. Estimated market value of the property you are trying to finance
6. Name and address of current employer (plus name and address of previous employer if you have been at your current job for less than two years)
7. All credit obligations and expenses, including housing, child support, credit card payments, loan payments, etc.
8. All asset information, including the value of all of your accounts: checking, savings, investments, retirement, etc.
9. Gross income amount, which can include secondary income sources. If applicable – you do not need to list alimony, child support, or separate maintenance agreements if you do not want to have that income taken into consideration

If you're buying a home, you'll also need:

1. Address of your prospective home
2. Estimated purchase price of your prospective home and closing date
3. Estimated down payment amount
4. Estimated annual property tax, insurance, or any homeowner's association dues

If you're refinancing a home, you'll also need:

1. The year your home was purchased
2. Original purchase price
3. Original loan amount and the total outstanding balance on that loan and any other loans secured by your property
4. Current estimated property value
5. The total amount you wish to borrow

Apply Today! Online at [kpcu.com](https://www.kpcu.com), call our Mortgage Hotline at (408) 731-4278, or visit any KeyPoint branch.

**Speak to a Mortgage Consultant
at any KeyPoint Branch
or call 408-731-4278!**



Contact Center: (888) 255-3637
2805 Bowers Avenue, Santa Clara CA 95051
[kpcu.com](https://www.kpcu.com)



All loans subject to credit approval. Rate is based on credit worthiness and other factors, and may be higher than the rate shown. Rates and terms subject to change without notice.

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Home Loans

KeyPoint offers low-rate Mortgages and Home Equity Loans with quick turnaround



KEYPOINT
CREDIT UNION
Next Generation Neighborhood Banking

Whether you're looking to purchase a home, refinance, or using the equity in your home, KeyPoint Credit Union is here to help. We have some of the lowest rates and fees in the industry. Our dedicated loan servicing and in-house underwriting will help you get a quick turnaround.

For First Mortgages, We Offer:

- Jumbo loans up to \$2.5 million
- Purchases with down payments as low as 3%
- Conforming 15-year and 30-year fixed
- Adjustable Rate Mortgages including 80/10/10 option



Buying A Home

If you're thinking about or ready to buy a home, we've made home buying possible. You can get into your new home with as little as 3% down.

Refinance A Home

Lower your mortgage, monthly payments or pay your loan off faster. Now could be a good time to refinance. Our low rates can make it possible. You can refinance up to 95%* LTV (cash-out up to 80% LTV).

A Variety of Options to Meet Your Needs:



• High Balance Loans

Borrow as much as 90%* of your home's value on loan amounts up to \$636,150 at great low rates.

• All In One Loan

You can save by combining your KeyPoint mortgage loan and checking account. Your paycheck is deposited into your account to cover bills and spending needs. Money sitting in your account can reduce your loan interest on a daily basis potentially saving you thousands of dollars.

• Use Home Equity

If your home is worth more than you owe on it, make the equity work for you. Remodel or repair your home, pay college tuition, or consolidate debt. Choose from a flexible Equity Line of Credit or a fixed-payment Equity Loan.



Home Owners Insurance

Safeguard your biggest investment and save money. Home insurance protects your home and what's inside. It covers you against losses or damages from fire, weather, theft, and more. And, it also protects you from liability if an accident happens on your property. Through our insurance partner, you may qualify for discounted rates.



* Mortgage Insurance may be required if borrowing more than 80% of the property value.

All loans require credit approval. Rates offered to approved applicants depend on product selected, credit history and other factors.

Equity loans and lines available for owner-occupied single-family California residences. Loans for townhouses, condominiums and 2-unit properties are available with different terms. The lowest rates as shown require (a) \$20,000 loan or advance at closing; (b) 75% or lower loan to value (LTV) ratio; (c) automatic loan payments from a KeyPoint checking account; and (d) a minimum FICO® score of 760. No annual fee.