



 **Home Loans**



RALLY
CREDIT UNION



We Know HOME LOANS

Buying a home can be overwhelming.
All across South Texas our Home
Loan Experts are taking the stress
out of the home loan process.

With Rally, you can get:

- Fixed interest rates and terms
- Escrow options
- Down payments starting at 3%
- Personal service

**All loans are subject to credit application, qualification and approval. Must qualify for membership upon approval.*

Let's Get Moving!

To get started, you'll need the following:

The Basics

- ✓ Filed tax returns (1040) and W2s or 1099s for the past two years
- ✓ Bank statements for the past two months
- ✓ Copy of government issued ID

Waged Income Verification

- ✓ Paystubs for the last 30 days

Self-Employed Income Verification

- ✓ Filed federal business tax return for the past two years (Form 1065, 1120 or 1120-S)
- ✓ Year-to-date profit and loss for each business

Retirement, Pension or Disability Income

- ✓ Retirement, pension or disability award letter

Rental Income

- ✓ Copy of rental agreement



Get Started Now



Visit us online at
rallycu.com or stop
by a branch today.



Home Purchase

We're ready to help get those house keys in your hands. Our Home Loan Experts have the know-how to find you the best offer possible.



**Maximum loan to value is
97% of purchase price or appraisal
value, whichever is less**

95% loan to value on refinances

Fixed rates and terms up to 30 years



3 For All Program

With just a 3%* down payment, you could be 30 days away from closing on your new home with Rally. An alternative to insurance-heavy Federal Housing Administration (FHA) loans, 3 For All combines best-in-class home loan service with a low cash to close program.

**All loans are subject to a credit application, qualification, and approval. Must qualify for membership upon approval.*



Vacation or Second Home

Ready to branch out? Rally can help
you find great rates for your
home-away-from-home.



**Maximum loan to value is
80% of purchase price or appraisal value,
whichever is less**

Maximum 80% loan to value on refinances

Fixed rates and terms up to 15 years



Refinance Your Home

We can help you get the best deal for your
home—even if you've already purchased it.



**Maximum loan to value is 97% of purchase
price or appraisal value, whichever is less**

95% loan to value on refinances

Fixed rates and terms up to 30 years



Build or Renovate

Whether your home needs a refresh or you're starting a fresh build, we'll help you find the loan that fits your needs.



**Maximum loan to value is
90% of purchase price or appraisal value**

**Loans made for tangible
home improvements**

Fixed rates and terms up to 30 years



Construction One-Time Close Program

Get to building fast with the simplicity of one application and one closing date.

- ✓ Maximum loan advance is 90% of the purchase price or appraisal value, whichever is less
- ✓ Requires builder vetting
- ✓ Interest only for up to 12 months
- ✓ Fixed rates and terms up to 30 years



Home Equity

You've worked hard to build up equity in your home. We can help you get the most value from it.



Loans secured by member's homestead

Maximum advance is 80% loan to value

Fixed rates and terms up to 30 years

Interest may be used for tax deductions*

**Contact your tax advisor for details*



Land Purchase

Every dream home starts with a dream lot. Start your home-build journey with a Rally Land Loan.



Up to 80% financing

Fixed loan rates terms up to 10 years

Less closing costs



rallycu.com

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Federally
Insured by
NCUA