



 **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](https://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**

**VA loan option with no down payment,  
lower interest rates, and no PMI**

## 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**

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# 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**

**VA loan option with no down payment, lower interest rates, and no PMI**



# 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*

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# 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](https://www.rallycu.com)

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NCUA