



 **Home Loans**



RALLYTM
CREDIT UNION



Built AROUND YOU

Whether you're buying, building or refinancing your home, Rally has home loan options to fit your needs.

With Rally, you can get:

- A flexible lineup of home loan options
- Fixed interest rates and terms
- Escrow options
- Down payments starting at 3%
- Face-to-face service
- 24/7 digital banking

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

Let's Get Moving!

Here's what you'll need to get started:

The Basics

- Bank statements for the past two months
- Copy of government issued ID
- Income verification (*See below*)
 - ✓ **Filed tax returns (1040)**
And W2s or 1099s for the past two years (*All pages*)
 - ✓ **Waged Income**
Paystubs for the last 30 days
 - ✓ **Self-Employed Income**
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

Home Purchase

With down payment options as low as 3% and reduced closing costs, Rally makes buying your first home—or upgrading to your dream home—simpler than ever.



VA loans

FHA loans

Conventional loans

Down payment as low as 3%

Fixed terms up to 30 years

Lower interest rate options

No PMI options

Escrow options



3 For All Program

- ✓ An alternative to FHA
- ✓ 3% down payment
- ✓ Zero upfront
Mortgage Insurance Premium (MIP)
- ✓ Low closing costs
- ✓ Lower monthly PMI
- ✓ Terms up to 30 years

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Vacation or Second Home

Financing your
home-away-from-home is a breeze.



Purchase

Up to 80% financing of appraised value
or purchase price (whichever is less)

Refinance

Up to 80% financing for refinances

Cash out

An option that lets you use your vacation
or second home's equity

Fixed rates and terms up to 30 years

Flexible Refinancing

Already own your home? We can still help you
save. Lower your rate, shorten your term or
reduce your monthly payment—our refinancing
options are made to fit your goals.



Up to 97% loan to value on refinances

Fixed rates and terms up to 30 years

**VA loan option with lower interest
rates and no PMI**

FHA loan option with flexible qualifications



Build or Renovate

Our One-Time Close Construction Program wraps everything—construction and permanent financing—into a single, streamlined loan. Renovation and home improvement loans? Just as easy.



Up to 90% financing

Financing for home upgrades

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.

- ✓ Up to 90% financing
- ✓ Over 200 approved and vetted builders, new builders require vetting
- ✓ Interest only for up to 12 months
- ✓ Fixed rates and terms up to 30 years



Home Equity

Use the value in your home to take care of what matters—whether it's consolidating debt, handling surprise expenses or elevating your space. Our cash-out options provide the flexibility you need.



Loans secured by member's homestead

Maximum advance is 80% loan to value

Fixed rates and terms up to 30 years

Loan interest paid may be used for tax deductions*

2nd Lien Home Equity

Access your home's equity without touching your low-rate first mortgage.

Terms up to 20 years

Maximum advance is 80% loan to value that includes 1st and 2nd liens

**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 15 years

Less closing costs

Option to purchase land, construct your home and obtain permanent financing all in one loan*

**Ask a Home Loan Expert for details.*

100% Financing FOR ALL

**Buy a home with little to no upfront
out-of-pocket costs.**

Purchase

No down payment required, up to 100% financing available for qualified buyers on primary residences.

Flexible Qualification

Flexible credit and debt-to-income options designed to support a wide range of borrowers.

Low Cash-to-Close Options

Gift funds and seller contributions may help reduce upfront expenses.

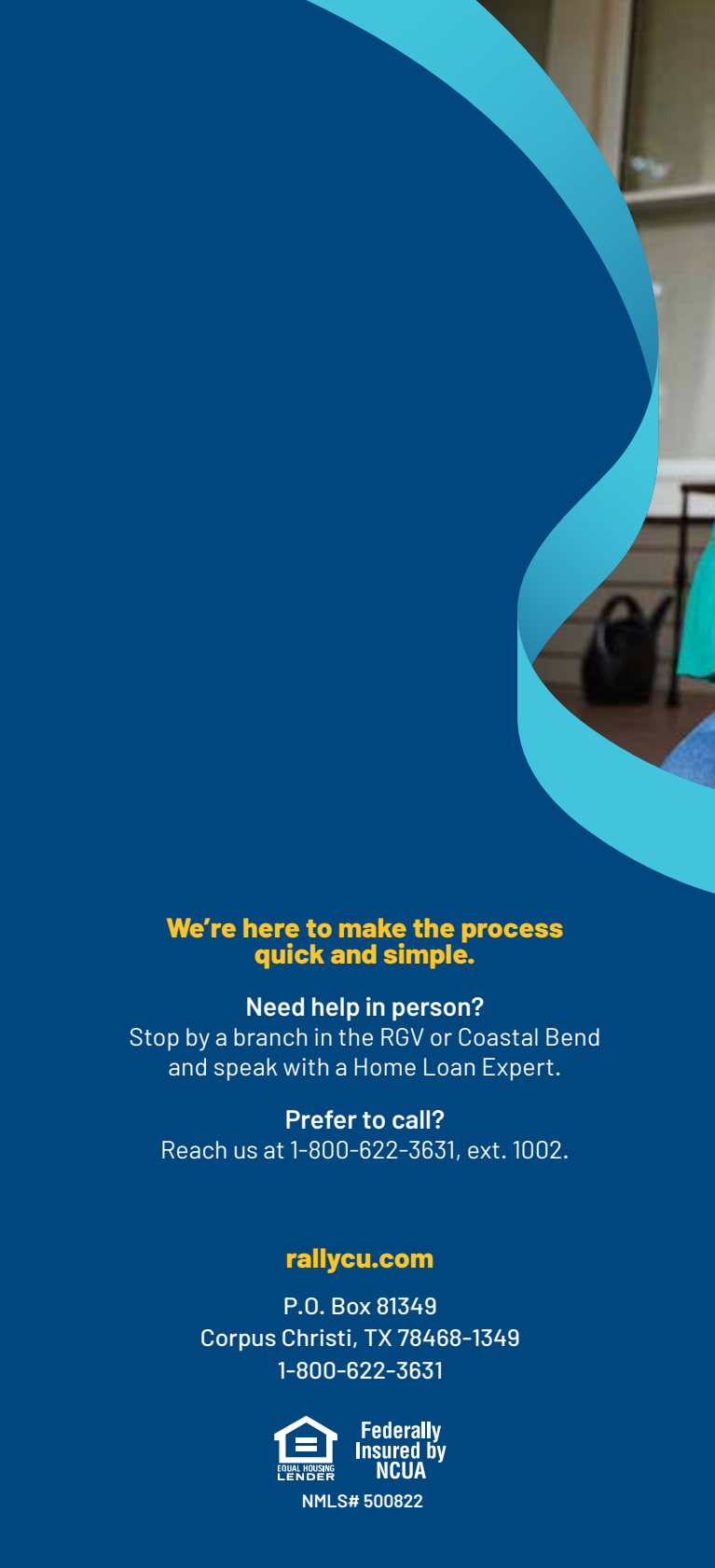
Loan Flexibility

Fixed-rate terms available in 10, 20 and 30 years.

100% Financing Program

- ✓ Primary residence only
- ✓ Single-family homes only
- ✓ Loan amounts up to conforming limits
- ✓ Lower-cost mortgage insurance options
- ✓ Escrow required for taxes and insurance

All loans subject to credit approval, underwriting guidelines and eligibility requirements.



**We're here to make the process
quick and simple.**

Need help in person?

Stop by a branch in the RGV or Coastal Bend
and speak with a Home Loan Expert.

Prefer to call?

Reach us at 1-800-622-3631, ext. 1002.

rallycu.com

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