



# Getting Started with a cPort Home Loan

Whether you are a first time home buyer or an experienced homeowner, cPort is here to help you with your next home purchase.

We offer a wide range of mortgage options to fit your needs and lifestyle:

- First mortgages on primary residential homes, second homes, investment properties, 2-4 unit properties, condominiums, and modular homes
- Fixed rate mortgages with terms from 5 to 30 years
- Adjustable rate mortgages (ARMs)
- Land loans

We can help you determine what your mortgage needs are and assist you with pre-qualification. First, you'll have an initial conversation with one of our loan officers about your home buying goals and your ideal price range. We'll start with a few general questions:

## **Do you have a down payment?**

If you have, or are saving toward, a down payment for your home, that will help us guide you toward the mortgage product that will be the best fit for you.

## **What is your budget for a monthly mortgage payment?**

We'll talk to you about your monthly income and expenses to determine what loan amount you might qualify for and a monthly mortgage payment range you would be comfortable with.

### **When are you looking to buy?**

Having a sense of where you are in your home buying process will help us determine your best next steps. Whether you're just starting out, or you have a specific home in mind, it's helpful for us to know what kind of home you're looking for, like a single family, condo, or multi-unit. We can outline the process based on our regulatory time frame. The mortgage application process takes at least 45 days to close.

We'll also let you know our general credit guidelines and what documentation you'll need to provide with your application. Ready to get started? Call us today at 1-800-464-025 or email [info@cportcu.org](mailto:info@cportcu.org) to speak with one of our loan officers.

### **Looking to spruce up your current home?**

We can help with that, too! cPort's [Home Equity Line of Credit](#) is a great way to use the equity in your home for flexible financing for home improvements, debt consolidation, or a large purchase. If you've been dreaming of renovating your home, cPort can help make those dreams a reality!

cPort is an Equal Housing Opportunity Lender.