



Credit Union Mortgage Alliance Network

Your Members...
Your Name...
Your Programs ...
Your Choice...

Credit Union Real Estate Lending Solutions:

	FIXED RATE	ADJUSTABLE RATE
Option 1	Portfolio	Portfolio
Option 2	Portfolio (Portion) & Sell (Portion) Example: Sell 30&20 Year Fix Portfolio 15&10 Year Fix	Portfolio
Option 3	Sell To Secondary Market	Portfolio
Option 4	Sell To Secondary Market	Participate* (Hold Min. 10% in Portfolio)
Option 5	Sell To Secondary Market	Sell To Secondary Market

FIRST MORTGAGE PRODUCTS

Product	Portfolio	Participate (Hold Min.10%)	Sell
30 Year Fix (Monthly Payment)	✓	-	✓
25 Year Fix (Monthly Payment)	✓	-	✓
20 Year Fix (Monthly Payment)	✓	-	✓
15 Year Fix (Monthly Payment)	✓	-	✓
10 Year Fix (Monthly Payment)	✓	-	✓
30 Year Fix (Biweekly Payment)	✓	-	✓
25 Year Fix (Biweekly Payment)	✓	-	✓
20 Year Fix (Biweekly Payment)	✓	-	✓
15 Year Fix (Biweekly Payment)	✓	-	✓
10 Year Fix (Biweekly Payment)	✓	-	✓
1/1/30 Year ARM	✓	✓	✓
3/1/30 Year ARM	✓	✓	✓
5/1/30 Year ARM	✓	✓	✓
6/2/30 Year ARM	✓	✓	✓
10/1/30 Year ARM	✓	✓	✓
1/1/40 Year ARM	✓	✓	-
3/1/40 Year ARM	✓	✓	-
5/1/40 Year ARM	✓	✓	-
6/2/40 Year ARM	✓	✓	-
10/1/40 Year ARM	✓	✓	-
Home Possible 30 Year Fix	✓	-	✓
Home Possible 20 Year Fix	✓	-	✓
Home Possible 15 Year Fix	✓	-	✓

*Ask us about our exclusive Multi-Partner Loan Participation Program.
Please call Leo O'Donnell @ 908-860-7104 / Rob Ghigliotti @ 908-860-7106
or 800-571-6988 please select prompt # 3