

## Clearpath Real Estate

Competitive rates. Flexible terms. Easy application.  
That's the Clearpath way.

Whether you're buying a new home or using the equity in your home to improve your life, Clearpath gives you every advantage, eliminating many of the roadblocks that have typically stood in your way. Goodbye high interest. Goodbye difficult application processes. Goodbye rigid terms and impersonal service. Instead, get ready to enjoy a whole new way, with people whose sole mission is to help you make the most of your money. Contact one of our Real Estate Loan experts today:

Alice (818) 937-5348 or Laura (818) 937-5343 Real Estate Loans

The process of buying a house, or even refinancing, can sometimes be stressful, but not with Clearpath at your side. Whether you are in the market for a new home or are interested in refinancing or purchasing additional property, Clearpath can help you find the loan that is best for you. We offer many financing options, including both fixed and adjustable rates, with terms of up to 30 and sometimes even 40 years. And of course, always with our excellent rates and fast, friendly service. Home Equity

Clearpath home equity loans and lines of credit feature competitive rates and terms with no points of pre-payment penalties. The equity in your home can be used to fix-up the house, consolidate debt, pay for education expenses, and more. Best of all, the interest may be tax deductible.\*

- Home Equity Loan - This low, fixed-rate, fixed-term loan features repayment options of up to 15 years.

- Home Equity Line of Credit (HELOC) - Featuring a revolving credit line that offers easy access to your available limits whenever you need it. Rates generally as low as prime minus 1.5% with No Fees and up to 20 years to repay.

Buying & Selling Tools

Visit our Partners page to learn more about special home buying and selling assistance available only to members of Clearpath Federal Credit Union. Receive a personal real estate assistant, get teamed up with the best realtors in your area, utilize extensive online tools to help make better decisions, and even get thousands of dollars in cash rebates when you utilize CU Home Savings real estate services. \$8,000 Tax Credit for first-time buyers Extended!

First-time homebuyers that are purchasing any kind of home &ndash; newly constructed or resale &ndash; may be eligible for a \$8,000 tax credit. The home purchase must occur between 1/1/09 &ndash; 4/30/09. The purchase date is the closing date when the title to the property is transferred to the homeowner. Click here for more information. FHA

Home Financing Options

- Down payments as low as 3.5%
- Choice of fixed or adjustable rate financing
- Gift funds accepted towards down payment
- Easier credit and income qualifying guidelines
- Non occupant co-borrower income included in ratio calculation
- Seller contributions up to 6% allowed toward closing costs
- No cash reserves required on 1-2 unit properties
- Temporary rate buy downs also available