

REAL ESTATE LOANS



SO YOU'VE GOT YOUR EYE ON THAT PERFECT HOUSE?

Come to us for your real estate loan.

- Count on saving money with lower rates and fewer fees.
- Turn to us for quick approval and to close your loan fast.
- Depend on us to work with you every step of the way and take the stress out of home financing.
- Know that there are no prepayment penalties or other costly surprises.
- Expect friendly, experienced service from folks you can trust.

FIRST MORTGAGES

When you're looking for straight answers about home financing, look no further than your friendly, neighborhood credit union! We'll take the mystery out of the mortgage process and work with you to match the best mortgage to your needs.

Competitive Rates:

- 10, 15, 20 & 30 year fixed rate loans on Primary Residence
- Jumbo, FHA, VA
- Bare Land Loans
- Vacation homes

Fast Loan Approval

You can [apply online](#) for most mortgage loans. Just head to our website and click our [Home Loans page](#).

Low Fees

We won't nickel-and-dime you. Compare our costs for a mortgage with other lenders, and you'll see how much you can save with us.

Friendly Credit Union Service

Discover the fast and easy way to connect with the financing you need--whether you're a first-time buyer, trading up, or simply refinancing at today's low rates.

Home Equity Loans & Home Equity Line of Credit

Need to send the kids to college? Pay off high cost debt? Remodel your home? If you already own your own home and need cash for any worthwhile purpose, consider [home equity financing](#) from Fibre and TLC.

- A fixed rate Home Equity Loan provides a lump sum amount with regular monthly payments. This is a good choice when you know just how much you need.
- A variable rate Home Equity Line of Credit (HELOC) lets you access cash as needed, paying interest only on what you use. A HELOC is also a great source of immediate funds in case of emergency.

Enjoy these advantages with either kind of home equity financing:

- [Lower rates](#) than most other kinds of loans.
- Take up to 20 years to repay, helping keep payments affordable.
- The interest you pay is usually tax deductible (consult your tax advisor).
- There are no origination or annual fees.
- Borrow up to 100% of your home's tax assessed value or appraisal, less any prior mortgages or liens. (Minimum loan is \$10,000.)

Refinancing your first mortgage might also be a good way to tap into low-cost cash. Talk to us about what will work best for you!

Apply Online!

Click into a great home loan with Fibre and TLC! Just visit our [Home Loans](#) and [Consumer Loans](#) pages at fibrecu.com, explore your options, and submit your application.



fibrecu.com | 800.205.7872

Longview

Main Office 822 Commerce Ave
Ocean Beach 2121 32nd Ave
Triangle Mall 800 Triangle Center

Kelso

1003 13th Ave S
102 NW 5th Ave

Castle Rock

202 Front Ave SW

Kalama

384 N First St

Woodland

1147 N Goerig St
Express: 1494 Dike Access Rd
Mortgage Center: 1147 N Goerig St

Rainier, OR

102 W 5th St

Astoria

85 W Marine Dr

Warrenton

1771 SE Ensign Ln

Seaside

2315 N Roosevelt Dr

Tillamook

1510 3rd St

Lincoln City

2004 NW 36th St

Newport

1625 N Coast Hwy



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