

Purchasing a home is a thrilling accomplishment, and we're here to help you sort out all the details to keep the process quick, exciting, and low-stress.

Buying a house is not a one-size-fits-all activity. You may be buying your first home, moving to a new neighborhood, downsizing, or just wanting something new. In any case, our goal is to help alleviate any financial stress so that you're confident and comfortable in your new home.

Whether you're ready to buy a new home or just beginning to think about it, we can offer advice to help prepare you for that big step and field any issues that may arise. For example, we can help to get you the best loan rate possible by showing you how to increase your credit score or save for a higher down payment. House hunting should be exciting, not discouraging.

We're ready to be your trusted mortgage partner.

Ready to search for your dream home?



Give us a call at **570-326-3636**



Visit us online at horizonfcu.org





Complete Mortgage Product Suite

Here's what we offer:

- Exceptional focus on you and your home-buying process. We won't slow down until the house keys are in your hand.
- Multiple mortgage offerings to ensure that you find the product that best fits your needs.
- Low pricing and low interest rates so you can live in your new home with confidence.
- Seasoned advice from our Mortgage Team before, during, and after you buy your home.
- For greater convenience you can make your payments or drop off your tax bills at our branches for most mortgage programs.

Conventional Fixed Rate Mortgages

Adjustable Rate Mortgages (ARMs)

FHA Mortgage

First Front Door Program

An amazing program that may provide up to \$5,000.00 in grant funds to first-time homebuyers.

Home Ready

Horizon Exclusive In-House Programs

Investment Property Financing

Refinance Mortgages

Second Home Financing

USDA Mortgage

VA Mortgage

You don't have to know everything about mortgages - you just have to know who to ask.

We're here to make a mortgage loan recommendation that fits your needs. We'll even pre-approve you for the home of your dreams.*

Come speak with our Mortgage Specialist in a branch, give us a call at **570-326-3636**, or visit us online at **horizonfcu.org**.

*Pre-approval is subject to meeting criteria for credit, income, satisfactory valuation of the property, and/or possible other criteria.



