

THE BLUEPRINT

October – December 2024

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I'm interactive!

House (Loan) Hunting? Find the perfect match

Finding the perfect loan can leave buyers feeling like they're in a high-stakes treasure hunt – but Community West has mortgage solutions to fit anyone's needs: from young first-time homebuyers, to a family looking to build their forever home, to an elderly couple looking to retire their home loan.

Fixed Rate: Traditional mortgages between 10- and 30-year terms, allowing for customization of monthly payments to suit any budget.

Zero Down: Ideal for homebuyers who have limited resources and/or want to build equity. Requires no money down and no PMI. Perfect for first-time homebuyers and those wanting to purchase a new home before the sale of their current home.

Construction: Perfect for those looking to build their dream home from the ground up. Depending on budget, the loan can cover most or all building costs – including materials, labor, land, and permits. The loan then is refinanced into a permanent mortgage at the time of completion.

Land Loan: Fixed-rate mortgage loan with 10- to 15-year terms for up to 20 acres of unimproved land.

Future Solutions – Planning Ahead

Home Equity and HELOC: Designed for homeowners wanting to leverage their home's current value for expenses like home improvement projects, education, and other large purchases.

Refinance: The optimal solution for those looking to lower their interest rate, minimize monthly payments, or adjusting their current term to reflect their current financial circumstances.



Visit our website for more details on all of our mortgage solutions.



Tax Bill Increasing? What you need to know

Taxing authorities will be assessing value of properties throughout the area. **Expect to see an increase on your tax bill.** Our mortgage team will be sending out an email reminder along with an easy way to get in touch if you have any questions.



“My wife and I recently purchased a house with Community West Credit Union being our lender. The process was fantastic and EASY from start to finish. The customer service was second to none and we felt like we were working with a longtime friend as opposed to a loan officer. The individual attention that was provided was definitely appreciated.” - Brad S.



Prep for Game Day: Tailgate Checklist

Cool air, crisp leaves, pumpkin everything can only mean one thing- **FOOTBALL SEASON IS HERE!** Prep for game day with our ultimate Tailgate Checklist to avoid a fumble on the big day!

- **Plan early-** check rules on where you'll be parking as some lots do not permit tailgating, grills, adult beverages, etc.
- **Basic Gear:** Canopy, chairs, folding tables, coolers, ice/ice packs, bungee cords/ropes, duct tape, flashlight, mini first-aid kit, etc.
- **Grilling/Eating:** Grill, grilling tools, potholders/mitts, fuel for grill, lighter, bottle opener/cork screw, plates/cups/silverware/napkins, serving utensils, koozies, drinks, food, condiments, water, etc.
- **Clean Up/Leftovers:** tupperware/food storage containers, aluminum foil, hand wipes, paper towels, garbage bags, hand sanitizer, etc.
- **Games/Entertainment:** Tailgate games, football, frisbee, playing cards, bluetooth/wireless speaker.
- **Extras:** rain gear/poncho, seat cushion, blankets, bug spray, sunscreen, sunglasses, team decor.



Detroit Lions Football Notable Games



October 13 | 4:25PM
at Cowboys



October 20 | 1:00PM
at Vikings



November 3 | 4:25PM
at Packers



November 24 | 1:00PM
at Colts



November 28 | 12:30PM
vs. Bears



December 5 | 8:15PM
vs. Packers



December 15 | 4:25PM
vs. Bills



December 22 | 1:00PM
at Bears

About Us

At Community West Credit Union, we guide home buyers through the process with a range of mortgage services that help them purchase their first home or upgrade to a dream property. As a member-owned, not-for-profit organization, we're fully invested in our communities and proudly provide several mortgage options and resources.

LOCATIONS

Comstock Park
4555 West River Dr. NE

Grandville
3089 44th St. SW

Kentwood
5801 Broadmoor Ave. SE

Middleville
303 Arlington St. (M-37)

Rockford
3 N. Monroe St.

COMMUNITY WEST
CREDIT UNION

Federally Insured by NCUA
Equal Housing Opportunity
NMLS #067371