

Home Loans

Buy, Build or Refinance:
We're Your Home for Home Loans



Banking Made Easy™

A mortgage is a type of loan designed to finance the purchase, construction or refinancing of a home. At Landmark, we offer various affordable home loan options to make the process simple.

Choose the Right Home Loan for You

Buy a Home

Whether you're buying your first home, upgrading, downsizing or relocating, we'll help you take the next step with a free pre-approval and a low down payment.

	Fixed	ARM	5/5 ARM
Interest Rate	Consistent rate over life of the loan	After initial term (3, 5, 7 years), the rate will be adjusted based on the current market	Low fixed-interest rate for five years, then adjusted for five years at a time based on current market
Monthly Payments	Same payment every month over a fixed term	Lower monthly payment for the initial term with a fixed rate, but then adjusts annually	Lower monthly payment than a fixed rate for the first five years
Rate Adjustments	None	Frequency of rate adjustments will be determined by the loan type	Variable after five years and is adjusted every five years throughout the remainder of the loan
Down Payments	Can be as low as 3%	Can be as low as 3-5%	Can be as low as 5%

Featured Mortgage Programs

Home ownership is closer than you think with these affordable programs.

First-Time Homebuyer

- **Closing Costs Discount:** Get \$1,000 off closing costs
- **Low Down Payments:** Put as little as 3% down
- **Free Pre-Approvals:** Understand your borrowing power and boost your credibility with sellers
- **Eligibility:** Haven't owned a home in the last three years (this applies to all occupying borrowers)
- **Fixed-Rate:** Only available for fixed-rate mortgage loans
- **Exclusive Offer:** Can't be combined with other offers

WHEDA

- **Affordable Loan Options:** Partnership with Wisconsin Housing and Economic Development Authority (WHEDA)
- **Low Down Payments:** Put as little as 3% down
- **Down Payment Assistance (DPA):** Can help cover down payment and/or closing costs
- **Free Pre-Approvals:** Understand your borrowing power and boost your credibility with sellers
- **Competitive Rates:** The rate is often more competitive than other conventional loans
- **Eligibility:** Income restrictions apply

Build a Home

Ready to build your dream home? From the lot to the keys, we'll help you finance the entire project with a single loan.

Construction

- **New Builds:** Finance the building of a new home, including the plot of land
- **Home Renovations:** Construction projects on an existing home
- **Inclusive Financing:** Covers costs of land, materials, labor and permits
- **Single Closing:** One closing covers the entire project
- **Interest-Only Period:** Loans are interest-only during the construction period
- **ARM Conversion:** After the construction period, the loan becomes an ARM
- **Flexible Down Payment:** 10% down required, equity in lot can be used toward down payment

Lots

- **Lot Only:** Finance the purchase of a lot
- **Secure Land:** Good option to purchase land if you don't plan to build immediately

Refinance Your Home

Whether you want to lower your monthly payment, pay off your mortgage sooner or free up extra funds, we make refinancing easy and convenient.

Refinance

- **Refinance Your Current Mortgage:** Refinance into a lower rate, shorter term or a smaller monthly payment
- **Loan Options:** Fixed Rate, ARM, Cash Out ARM, and Mortgage Refi Express

Application Checklist

Documents needed for a mortgage application (additional documents may be requested):

- ☐ **Pre-Approval/Purchase:** W-2 statements for the past two years, recent pay stubs and most recent asset statements for the past two months (checking, savings, investments account information, documentation for 401(k))
- ☐ **Refinance:** All previously stated documents from the Pre-Approval/Purchase list, plus current mortgage statement, tax bill, homeowners' insurance and HOA dues (if applicable)
- ☐ **Construction Loans:** All previously stated documents from the Pre-Approval/Purchase list, plus plans and specifications and signed contract (borrower and builder)

Get Started

Learn more, see our current rates and apply online at Landmarkcu.com/home-loan

Still have questions? We're here to help.



Website: Talk with a representative by using the online chat bubble



Digital Banking: Have secure conversations with us via message or chat



Phone: Call us at 262-796-4500



Visit a Branch: Find a branch near you by visiting Landmarkcu.com/locations