

THE BLUEPRINT

April – June 2025

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Pre-Approval: Your Key to Home Sweet Home

June kicks off **National Homeownership Month**, a time to celebrate the dream of owning a home! Whether you're a first-time buyer or looking to upgrade, getting **pre-approved** for a mortgage is one of the smartest steps you can take before you start house hunting.

Why You Should Get Pre-Approved.

A mortgage pre-approval is more than just a financial step—it's your ticket to a smoother homebuying experience!

- **Know Your Budget:** Helps you understand how much home you can afford, so you can shop with confidence.
- **Stronger Buying Power:** Pre-approved buyers are taken more seriously, giving you a leg-up in the market.
- **Quicker Closing Process:** With financing already in motion, you can move quickly to closing.

How Does Pre-Approval Work?

Getting pre-approved is quick and easy at Community West! Our experts will review your income, credit history, and financial details to determine how much you can afford. Once approved, you'll receive a pre-approval letter that shows sellers you're a serious buyer.

Start Your Homeownership Journey!

Get pre-approved today and move forward with confidence before National Homeownership Month! Now's the time to take the first step toward owning your dream home. Give us a call or stop into your local branch to speak with our mortgage experts about your next steps! Want to speed things up? Apply online on our website!



MORTGAGE QUESTIONS?

Finding yourself needing a little more guidance? We encourage you to stop by your closest Community West branch for Mortgage Lobby Days!

Meet with our local mortgage experts who are ready to help with any questions like buying, refinancing, understanding marketing trends, and learning your options.



Brick by Brick

Building Your Home Savings

Buying a home is one of the biggest financial milestones you can achieve, yet saving for a down payment can seem like an unreachable goal. At CWCU, we're here to help you find the right strategies to help you reach your goals faster and with less stress.

How Much Should You Save?

Traditionally, a 20% down payment has been the gold standard, but our mortgage programs allow you to buy with as little as 0-3% down. The right amount for you will depend on your budget, loan type, and long-term financial goals.

Smart Strategies to Boost Your Savings

- **Set a Clear Savings Goal:** Determine how much you need based on your desired home price and loan type. Use a savings calculator to help stay on track.
- **Open a Dedicated Savings Account:** Keeping your down payment funds separate helps you avoid spending them on everyday expenses. Consider a high-yield savings account like our **Quest Money Market** or a CD to grow your money faster.
- **Automate Your Savings:** Set up an auto-transfer to your down payment fund every payday. Even small, consistent contributions add up quickly over time.
- **Reduce Debt & Boost Your Credit:** Paying down credit cards and other debts can help improve your credit score, which may qualify you for better mortgage rates.

You're Closer Than You Think!

With a solid plan and smart savings habits, you can turn homeownership from a dream into a reality sooner than you expect. When you're ready, our local mortgage team is here to help with expert guidance, personalized support, and to ensure a smooth and stress-free experience.

"I have had the pleasure of working with Cyndi as my mortgage consultant for a few years now, and I have to say, she has exceeded all of my expectations. One of the things that really stood out to me about Cyndi is her ability to explain the mortgage process in a way that is easy for me to understand. I would highly recommend her to anyone in need of mortgage assistance. Her knowledge, professionalism, and dedication to her clients make her an incredible asset, and I am so grateful to have had the opportunity to work with her."

- Chase H

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.

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CREDIT UNION

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