

# Home Loans

Purchasing or refinancing your home is an important decision and Yolo FCU is committed to making the process simple and convenient. Enjoy personal service from knowledgeable staff who will take the time to find the best product to fit your individual needs. Yolo FCU offers conventional, FHA and VA home loans.

## First Mortgage Loan

Yolo FCU offers a variety of first mortgage loans with competitive rates, flexible terms and fast approval. Our lending specialists will take the time to discuss your needs and make the application process a pleasant experience.

## Second Mortgage Loan

Yolo FCU offers many financing opportunities if you are looking to borrow against your home. Whether you need extra cash to help improve your dream home, take a long deserved vacation, or pay for educational expenses, a second mortgage may be a great option.

## Home Equity Line of Credit (HELOC)

A HELOC can be used for almost any purpose including home improvements, tuition, tax payments, vacation, or even to purchase a new car. One of the many benefits of a HELOC includes an open line of credit to provide access to your account when you need it most.

## Mobile Home Loan

Yolo FCU offers loans on both new and used mobile homes.\* This includes single, double, or triple wide based on appraised value. With various financing and term options, Yolo FCU is the first place to visit if you are purchasing a mobile home.

*\*First liens only*

## Green Solutions

If you are looking to reduce your carbon footprint through solar or other energy efficient purchases, allow Yolo FCU to help. Ask a Member Service Representative about our Green Solutions program. With Yolo FCU, it's easier than ever to be green.

## WISH Grant Program

With the help of Yolo FCU, owning your own home can be within reach. The WISH Grant Program, along with assistance from local communities, provides grants for down payments and closing costs for those who qualify.

## Free Workshops

Yolo FCU is dedicated to educating you no matter what home loan product or service you're interested in. For more information on upcoming workshops visit our website at [www.yolofcu.org](http://www.yolofcu.org).

***Call (530) 668-2700 today to speak to a real estate lending specialist or apply online at [www.yolofcu.org](http://www.yolofcu.org).***



We Do Business in Accordance With the  
Federal Fair Housing Law and the Equal  
Credit Opportunity Act.

Se Habla Espanol

*Discover the Local Difference!®*



# Home Loans

Go ahead. Dream big.

## Woodland Offices

266 West Main Street  
Woodland, CA 95695  
(530) 668-2700

465 Pioneer Avenue  
Woodland, CA 95776  
(530) 668-6080

Woodland Healthcare  
Hospital (ATM)  
1325 Cottonwood Street  
Woodland, CA 95695

## Davis Office

2171 Cowell Blvd, Ste. A  
Davis, CA 95618  
(530) 297-6700

## West Sacramento Office

815 Harbor Boulevard  
West Sacramento, CA 95691  
(916) 371-6179

## Winters (ATM)

47 Main Street  
Winters, CA 95694

## Toll Free

(877) 965-6328

## Access Line

(530) 669-6363

## Home Page

[www.yolofcu.org](http://www.yolofcu.org)



**Yolo Federal Credit Union®**

*Discover the Local Difference!®*