



Home Mortgages

OUR MORTGAGE SPECIALISTS ARE YOUR TRUSTED ADVISORS

At Nusenda Credit Union, we believe in helping our members streamline the mortgage process, making it as simple as possible. Let our Mortgage Specialists provide you with the most current information, objective advice, and friendly service available. Whether you are buying your first home, ready to move to a different home, or are interested in refinancing to lower your monthly payment – there is a loan to fit your needs!

MORTGAGE LOANS MADE SIMPLE

Mortgage Services is built on the credit union's philosophy of "people helping people," and our Mortgage Specialists have been serving members for over 20 years. They offer expertise in every area of home lending and will make your homebuying process a smooth one.

HELP FOR FIRST-TIME HOMEBUYERS

We offer FHA loans and other first-time buyer-friendly programs. Throughout the year, we also facilitate evening mortgage workshops to assist you with your homebuying process. Check nusenda.org for dates and times. Start your homebuying journey today!

BENEFITS OF A MORTGAGE WITH YOUR CREDIT UNION

- Fast, local processing
- Make payments at your credit union, online, or with the Mobile Banking App for the life of your loan
- Earn an annual dividend from your mortgage through Earn Your Return

CONVENTIONAL FIXED-RATE MORTGAGES

- Offers stable and predictable payments for the life of the loan
- Available in 10, 15, 20, 25, and 30-year terms

ADJUSTABLE-RATE MORTGAGES

- Lower rates and monthly payments
- Initial fixed rates with 5-, 7-, and 10-year terms
- For those with short-term financing needs or those comfortable with the uncertainty of future payment changes

FHA MORTGAGES

- Fixed rates
- Available in 30-year terms
- For those purchasing their first home
- Available for refinance

VA LOANS

- Competitive interest rates
- For qualified veterans, reservists and/or active-duty service members

JUMBO MORTGAGES

- Choice of fixed or variable rates
- Loans available for amounts over \$832,750

ADDITIONAL RESOURCES

Visit nusenda.org to try several easy-to-use loan calculators that show how much house you can afford with a given monthly payment, how big a loan you're likely to qualify for, and the advantages of adjustable and fixed-rate mortgages.

Contact Us

Schedule an appointment with a Mortgage Specialist at **855-5950 (800-347-2838 from outside the Albuquerque area)**. The Mortgage Services department is located at 4100 Pan American Fwy., Bldg. A, 87107.

Please email any specific mortgage needs or questions to mortgage@nusenda.org.

APPLY NOW

Securely apply online at nusenda.org.

Nusenda Credit Union Branches

ALBUQUERQUE

98th Street
Cottonwood
Journal Center
Juan Tabo
Ladera
La Orilla
Lobo Landing
Montgomery
North Valley
Nusenda Campus
Paseo del Norte
Rainforest Video Teller
South Eubank
South Valley
University
Uptown

DEMING

EL PASO
Castellano
Gateway
Resler
Trawood
Eastlake

LAS CRUCES

Alameda
Corbett Center Video Teller
Pan Am
Sonoma

LOS LUNAS

Valencia

RIO RANCHO

Enchanted Hills
Unser

SANTA FE

DeVargas
St. Michaels
Southside

SOCORRO

TAOS



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