

# Realtors® ... Have You Met Your Match?

## *Credit Unions Give You the Home Advantage*

**Your local Credit Union may be the partner you've been waiting for. For a start, 85% of Credit Union Members own their own home.\* It's a natural market for your services!**

Plus, playing doubles with a reliable community-oriented Credit Union could help you score major points with your clients. Compared to banks, Credit Unions can offer **significant advantages** to a homebuyer.

### **Check Out these Tiebreakers for Credit Unions!**

- ✓ May charge lower loan fees
- ✓ May allow greater flexibility in underwriting
- ✓ May approve prospective homebuyers whom banks can't or won't
- ✓ Provide a broad array of progressive mortgage loan solutions at competitive rates
- ✓ Pre-qualify a high percentage of their Members – so you know who can buy, and how much
- ✓ May be able to offer online approvals – which can result in faster closings and faster commission checks
- ✓ May be able to provide Homeowners Insurance, Credit Life Disability Insurance and more, for one-stop home loan shopping
- ✓ Sometimes offer select employee group programs – opening new doors for you
- ✓ Will work hard to earn your business!



### **Hit the Sweet Spot with MI**

Credit Unions can help you close more deals with mortgage insurance (MI). The January 2007 issue of *Realtor® Magazine*, the monthly publication of the National Association of Realtors®, endorsed mortgage insurance (MI) as **one of the best financing options for homebuyers with limited financial resources.**

According to the article “Mortgage Insurance – a Smart Option,” MI is a “win-win” for Realtors and homebuyers! **Read the article on our Web site at [www.cmgmi.com/realtorarticle](http://www.cmgmi.com/realtorarticle).**

**MI offers:**

- Cost competitiveness
- Possible payment reduction
- Tax deductibility through 2010 for eligible homeowners\*\*
- Easy access to equity
- Predictability and security

Your local Credit Union is familiar with a wide range of MI options and how they can help your clients move into the home of their dreams.

The ball's in your court. Talk to your local Credit Union today!

\* Source: 2006-2007 National Member Survey, published by Credit Union National Association (CUNA) Center for Research & Advice, survey data January 2006  
\*\* Members should consult their tax advisors.



CMG Mortgage Insurance Company  
A Joint Venture between PMI Mortgage Insurance Co. and  
CUNA Mutual Investment Corporation