

## A piggyback loan can save you from higher jumbo mortgage rates. I can help.

Jumbo mortgage loans often include higher rates, higher credit scores, larger down payments, ample cash reserves and other tough—and costly—requirements.

But I have great news: we'll make it easy to combine a conventional mortgage with a second loan—so you can get the home of your choice.

A hassle-free Home Equity Line of Credit from Quorum Federal Credit Union offer you the financing you need without leaping over high hurdles.

Why face higher mortgage rates, larger down-payment requirements and other financial penalties? Let me show you a flexible, cost-efficient way to avoid a jumbo mortgage.

## As a Quorum partner, I can make things happen.



## Get a jumbo house with a conventional loan:

- Lower down payments
- Lower interest rates
- Less stringent proof of income
- Realistic credit rating requirements
- Fast approvals
- Minimal paperwork