

WSECU Home Loans

Find the right loan to purchase your first home sweet home.

First-time homebuyer. Future homeowner.

From hosting lively get-togethers to tending to the yard, homeownership brings excitement and pride. But the homebuying process can be a little intimidating. That's why WSECU is here to lend a hand. We'll guide you every step of the way to make your first home purchase as smooth as can be.

[Get my rate](#)

How does it work? Three simple steps.



Apply for preapproval.

Find out what you can afford and start shopping for a home.



Make an offer.

Include the preapproval with your offer. Complete your application.



Close with confidence.

Sign the closing documents and get the keys to your new home.

Why choose WSECU for your home loan?

Competitive rates

Great service

Washington proud

We have loans to fit your finances.

Buying a home doesn't have to be a headache. Get a home loan that fits your budget. We offer competitive rates on mortgages so you can get into your dream home for less.



Which WSECU home loan is right for you?

We offer loans with different terms and interest rates, so we can accommodate different budgets and down payments. Explore our options to find the one that best meets your needs.

Zero Down Mortgage

If you have a strong credit score, you may qualify for a zero-down fixed- or adjustable-rate loan. WSECU offers 100% financing on primary residence purchases, making homeownership possible for many first-time homebuyers.

[Get my rate](#)

Jumbo Mortgage

Do you need a home loan for more than \$891,250 in King, Pierce, or Snohomish counties or more than \$647,200 elsewhere in Washington state? You could qualify for a fixed-rate jumbo loan from WSECU — with no origination fees!

[Get my rate](#)

30-Year Fixed Mortgage

With a minimum down payment of 5%, you can enjoy consistent mortgage payments and a rate that won't change over time. Private mortgage insurance (PMI) is not required for down payments of 20% or more.

[View Assumptions >](#)[Get my rate](#)

Zero Down 30-Year Fixed Rate

These rates are currently unavailable to view online. We apologize for the inconvenience. To discuss current rates with a Loan Officer, please call 800.562.0999.

Jumbo 30-Year Fixed Rate

4.750%*

Interest Rate

4.766%*

30-Year Fixed Rate

5.125%*

Interest Rate

5.207%*

[View assumptions >](#)

[Here's what you'll need >](#)

[Annual Percentage Rate \(APR\)](#)

[View assumptions >](#)

[Here's what you'll need >](#)

Rates subject to change at any time.

[Annual Percentage Rate \(APR\)](#)

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[Here's what you'll need >](#)

Rates subject to change at any time.

*These mortgage rates are based on assumptions and conditions including but not limited to property type, occupancy, loan-to-value and credit score. Your interest rate will be based on loan specifics and your credit history. Once your rate is locked, a float-down option is not available.

Mortgage Affordability Calculator

How much house can I afford?

Answer three questions to find out. It takes less than five minutes to complete and see your results.

[Get started](#)

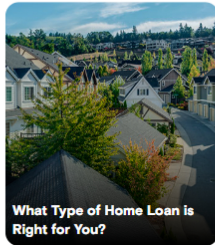


We'll show how much house you can afford comfortably and how much you can afford if you stretch. You decide what's best for you.

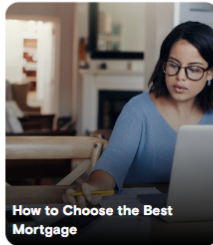
Remember to consider things like your lifestyle and long-term goals.

When using the calculator, please remember the dollar amounts displayed are not guaranteed. Actual payments may differ. Estimates are for illustrative and educational purposes only. The results of any loan calculator are not intended to be, and should not be considered, a decision of or commitment to the loan type or amount for which you may qualify.

Resources



What Type of Home Loan is Right for You?



How to Choose the Best Mortgage



Step-by-Step Guide to Getting Your First Mortgage

Ready to take the first step?

Get preapproved and start shopping for your dream home today.

[Get my rate](#)

800.682.0898

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Olympia, WA 98507



Routing Number
325@1028

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