



**Tina Huff**  
**Mortgage Loan Officer**

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## I'm ready to help!

I never dreamed I would be crunching numbers after college. I did not originally choose a career in mortgage lending, but I was drawn to it like a magnet. I purchased my first home in 1994 and had no idea what I was doing. I remember seeing the interest rate at 8.5% and the APR at 9%, and I almost walked out of the attorney's office because I didn't understand the difference.

My personal banking experience had me fascinated by the complicated industry, and 27 years later, I am still loving it. I have found the best way to explain each step is to break it down in a way that our members can understand it so they can make educated decisions based on their situation and goals. I believe that education is power! I enjoy educating and consulting with our members so they are confident about the biggest financial decision they will have.

When I am not in front of my computer, I enjoy working out and spending time with my family.

— Tina



### Mortgage loans

We've got different loan options, depending on what you need. I can help you find the right one:

- **Mortgages** for your primary residence, second homes, or investment properties
- **No closing-cost options**
- **First-time home buyer loans**
- **Low down payment options**
- **Specialty loans**, including 100% financing and jumbo loans
- **Construction loans** and land loans



### Refinancing

Take advantage of lower rates—refinance your current mortgage and get better terms! We also offer refinances with no closing costs or cash-out options.



### Get pre-qualified!

When you're pre-qualified, sellers and real estate agents will know you're serious about buying their homes, which can be crucial in negotiations. Knowing the terms in advance can also help you plan out the rest of your finances.