

Home Mortgage Loans

Unlock Your Dream Home

Westmark is committed to helping you find the right mortgage product for your needs. We understand that every borrower is different, and we offer a variety of products to meet your individual requirements. We make the process of securing a mortgage simple and straight forward by offering you the latest in financial tools that enable you to make sound financial choices.



First Mortgage

Buying a home soon? Financing it can be complicated, time consuming and expensive. At Westmark, we can reduce your financing costs and ensure that you understand your best mortgage options. We offer the following mortgage options:

- Conventional
 - 10,15,20, or 30 years - Fixed Rate
- Federal Housing Administration (FHA)
 - 15 or 30 years - Fixed Rate
- Veterans Administration (VA)
 - 15 or 30 years - Fixed Rate
- U.S. Dept of Agriculture Rural Development (USDA)
 - 30 year - Fixed Rate
- Idaho Housing Finance Association
 - 30 years - Fixed Rate
- 8 and 10 Year Westmark Mortgages
 - "No Lender Fee"
 - Down payment and fee requirements are different for each of these mortgage types. Contact one of our mortgage lenders for details. Your lender will advise you which programs you will most likely qualify for and will be best for your budget.
- Special Services and Benefits
 - Retained Servicing on Conventional Mortgages
 - Options to Buy Down Rates
 - Dividend Earning Escrow Accounts
 - Competitive Interest Rates

First Mortgage

When you are shopping for your first home, we can help you with several choices for financing. We know all the options can be confusing, so we welcome the opportunity to assist you in sorting them out. We offer several programs, each with different credit requirements, down payment and closing cost criteria, and other qualifying factors. Our lenders will walk you through each one and gladly assist you in selecting the best fit for your budget.



Westmark
CREDIT UNION