

# Todd Darland | West Des Moines

Mortgage Loan Officer

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# Greater Iowa

CREDIT UNION



## Why choose Greater Iowa Credit Union for your home mortgage?

- » Local mortgage processing and underwriting
- » Conventional, FHA, VA, RD/USDA mortgage products
- » \$300 toward homebuyers' closing costs
- » Competitive rates and closing costs
- » Portfolio mortgage loans
- » GICU will service all 10, 15 and 20 year fixed rate loans
- » Borrowers have the option to have GICU service their 30 year fixed-rate loans
- » Our friendly Mortgage Loan Officers provide personal, timely, and attentive service

*"Together our GICU Mortgage Team has over 60 years of experience. Trust us to make your home buying dreams a reality!"*

## Meet Todd Darland!

With 34 years of mortgage lending experience, I am still passionate about helping people achieve their home ownership dreams whether it is your first or tenth time purchasing a home. With the complex nature of the mortgage process, I use my experience and knowledge to help achieve our goal to make the mortgage process "a non-event" and surround myself with people to make the process fun! I am reliable and communicate effectively before, during and after the home-buying process and close on time.

In my free time, I enjoy working out and attending various sporting events along with volunteering for community events. I also love traveling and spending time with my family and friends.

## Products and Services

We offer competitive rates, low closing costs, free pre-approvals and a wealth of mortgage products. We also give borrowers options, including servicing options on where they send their payments, and PMI (Private Mortgage Insurance) options when putting down less than 20%. Best of all, we process and underwrite nearly all of our mortgages locally and provide exceptional service to our borrowers.

Benefits of a GICU Home Loan:

- » Low rates
- » Low closing costs
- » Easy, fast online application
- » Local servicing
- » Local underwriting



Buy or re-finance your home with GICU and save! Visit [www.gicu.org](http://www.gicu.org) for more information and to view our payment calculator.