



We recently asked HOME OWNERSHIP ACCELERATOR® customers what they thought of their loan.  
**Here is what the respondents said:**

"My husband and I have always been very disciplined in paying more to our mortgage to help pay the loan down faster, but yet still holding funds back for those "little problems" that come up. Finally, this is a loan that we have full control of our money and can use it for not only our benefit, but the benefit of family that we help; All the while paying off not one or two, but three mortgages in just 15 years, and not worrying about life's little oops anymore."

—MATT AND KAREN F., CORONA, CA

"I gave up a 4.875% fixed rate to the Home Ownership Accelerator mortgage which has turned out to be a wonderful financial tool. It is one of the most innovative products I have looked at in the 25 years of my financial management experience. I was pleasantly surprised by how helpful everyone that I have worked with has been. I am a stickler for good customer service and this experience has been the best customer relations I have had in quite some time."

—GARY AND GAIL N., YUCAIPA, CA

"This loan has given me and my family freedom and flexibility to manage our own finances as well as the reduced financial worry about will we ever own our own home. Now we can confidently say YES!"

—TERRY AND SHERYLE P., RIVERSIDE, CALIFORNIA

"I like the concept of having my money work for me as it sits waiting to be spent," —TODD C., FULLERTON, CA

"I like that it reduces my principal, and thus reduces my overall interest paid," —ALISON D., SEATTLE, WA

"Excellent product," —BRIAN P., CITRUS HEIGHTS, CA

"The online bill paying, status check of accounts and ease of program is great," —GINA P., TACOMA, WA

"I love the fact that I can deposit everything into one account and know that every unspent dollar is going towards minimizing my monthly interest payment now, even if I need the dollar at a later date. I love the flexibility for getting the money out such as using the time/direct withdraw card, check book, and online transfer," —MICHAEL B., WATERLOO, IA

"I love the fact that my balance decreases significantly... I cannot believe how just being a little more aware of leaving my money in the account the longest possible time will make me free of mortgage debt soon,"

—JANET R., JACKSONVILLE, FL

"Our debt reduction has been good and it is a confidence builder that we have access to our equity when needed," —FRED F. JR, AUBURN, WA

"I like the bill paying and ability to pay just before due dates.  
I also like the ease of use with the debit card," DAN H.—PAYALLUP, WA

"I like the ability to use my account as a home equity line of credit. I also like the ability to reduce my mortgage much more quickly," —MARK T., CAMARILLO, CA

"I love to see my mortgage balance go down at such a quick pace. It makes you not want to spend extra money, but I also enjoy the security of knowing that if an emergency arose that there is cash available in our account to use without having to get a loan or use a credit card," —KATHRYN L., GRAND RAPIDS, MI

"I love being able to manage my own money...  
to make it work for me. I've been waiting for something new and this is it!!"

—JILL E., CARDIFF BY THE SEA, CA

"Not having to make monthly payments and having all direct deposits from work go toward reducing the principle."

—REBECCA W., SHORELINE, WA

"The reduction of principal as well as the availability of funds. No worry about checks clearing prior to making it to the bank. Using the money for my benefit instead of the bank using it for theirs," —JENNIFER B., FEDERAL WAY, WA

"I like the feeling of interaction with my mortgage. I feel like my money is working for me and my family in a way that other mortgages don't. I also like the idea of having all of my banking needs available in one place," —KELLY K., CROCKETT, CA