Mortgages

Southern Security offers a wide variety of home loans. Whatever your need, we have something that works for you. We offer competitive rates and excellent member service. To discuss any of our mortgage offerings, please contact our mortgage office at 901.452.7900 ext. 1031.

In-House Real Estate

Southern Security offers the following products and retains the servicing. That is, they are held at Southern Security and never sold on the secondary market. These are available only in the Mid-South market area.

- First mortgages, Fixed Rates with 10 & 15 year terms.
- 2nd mortgages, Fixed rate.
- Home Equity Lines of Credit (HELOC).

Additional Mortgage Options*

If one of our in-house options doesn't meet your needs we also offer:

- Conventional, FHA and VA loans
- Terms up to 30 years
- 96.5% loan to value on home purchases
- 95% loan to value with no PMI (80/15 Loan).
- Cash-Out Refinances.

** These products are sold on the secondary market and are not serviced by Southern Security Federal Credit Union.*