



B O R R O W E R U S E C A S E

Growing Family, Growing Needs

*How DREAM Helped the Camerons
Move Forward*

The Situation

The Camerons loved their home and their mortgage rate.

With a mortgage rate below 3%, they knew they were in an enviable financial position. But with two young boys and a growing family, they had simply outgrown their space.

As a realtor, Cameron understood the housing and mortgage markets better than most. He knew exactly what giving up a sub-3% mortgage would mean in today's rate environment.

"Like many families, they found themselves caught between what made sense for their family and what made sense financially."

Every home they considered came with a significantly higher monthly payment, making a move difficult to justify despite their growing need for more room.

The DREAM Opportunity

Through Alabama ONE Credit Union, the Camerons received a DREAM offer that allowed them to pay off their existing mortgage at a substantial discount.

\$95,000+

in savings, creating meaningful purchasing power toward their next home

Instead of remaining locked into a house that no longer fit their needs, DREAM helped create a path forward.

The Outcome

The DREAM program delivered four meaningful outcomes for the Cameron family and Alabama ONE Credit Union.

<p>A Better Fit for Their Family</p> <p>The Camerons purchased a larger home with additional land just a few miles outside of town, giving their family the space they needed without leaving the community they loved.</p>	<p>More Than \$95,000 in Savings</p> <p>The DREAM benefit helped offset the financial impact of moving into a higher-rate environment and created opportunities that otherwise would not have existed.</p>
<p>Moving Forward With Confidence</p> <p>Rather than delaying an important family decision for years, they were able to act when the timing was right.</p>	<p>A Stronger Relationship With Alabama ONE</p> <p>By helping solve a real-life challenge, Alabama ONE deepened member loyalty and created enthusiastic advocates who experienced firsthand what it means to have a financial institution invested in their success.</p>



Borrower Interview

The Camerons shared their experience in their own words. The following reflects their perspective on the DREAM program and its impact on their family's life.

What prompted you to begin looking for a new home?

We had simply outgrown our house. With two young boys, things were getting tight, and we wanted more room for our family and a little more land. We loved our community and did not want to move far away, but we needed a home that fit where we are in life today.

What made the decision difficult?

Our mortgage rate was under 3%, and I understood exactly how valuable that was. As a realtor, I see every day how much higher rates have impacted affordability. Giving up that rate felt like a huge financial sacrifice, even though moving was the right thing for our family.

What was your reaction when you learned about the DREAM program?

Honestly, I was shocked. When I saw that DREAM would save us more than \$95,000, my first reaction was 'Wow.' I had never seen anything like it. It completely changed the math and made a move that felt out of reach suddenly become possible.

How did DREAM impact your decision?

It gave us the confidence to move forward. Before DREAM, we kept coming back to the same question: Can we really justify giving up this mortgage? After seeing the savings, the conversation changed from whether we could move to finding the right home for our family.

What would you tell other homeowners who feel locked into their current mortgage?

A lot of people assume they are stuck because of their low rate. We thought the same thing. My advice would be to ask your lender if they offer programs like DREAM. Once borrowers understand what is possible, I think they are going to expect their financial institution to have solutions that help them move forward instead of staying stuck.

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"It's your move."

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