



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

# Unlocking Capital for the Next Investment

*How DREAM Helped the McGoverns Expand  
Their Real Estate Portfolio*

Financial Institution

**GREAT LAKES**  
credit union

CUSO Partner

**MORTGAGE**  **FORWARD**

## The Situation

The McGoverns are experienced real estate investors with multiple properties.

One of their projects is a multi-unit property they purchased, renovated, and lived in while completing the rehabilitation. Over time, the property appreciated significantly, creating substantial equity and becoming a valuable part of their portfolio.

Like many experienced investors, Frank is always evaluating the next opportunity. He had identified another investment property he wanted to pursue but needed additional capital to complete the acquisition. A significant portion of the family's assets were tied up in real estate.

*“Like many investors, they found themselves balancing opportunity against the cost of replacing a low-rate loan in a much higher-rate environment.”*

At the same time, the McGoverns held a mortgage with a rate below 3 percent. While they had access to equity, they saw little benefit in giving up such an attractive mortgage simply to access capital.

## The DREAM Opportunity

Through Great Lakes Credit Union and its CUSO, Mortgage Forward, the McGoverns received a DREAM offer that enabled them to settle their mortgage in connection with a cash-out refinance.

# \$41,000+

*in savings – an important source of capital for their next investment property*

**Instead of waiting years to accumulate additional cash or liquidating other investments, the McGoverns were able to access capital, maintain momentum, and continue executing their investment strategy.**

# The Outcome

The DREAM program delivered three meaningful outcomes for the McGovern family and Great Lakes Credit Union.

<p><b>More Than \$41,000 in Savings</b></p> <p>The DREAM benefit created meaningful additional capital that improved the economics of the transaction.</p>	<p><b>Accelerated Portfolio Growth</b></p> <p>Rather than waiting for capital to accumulate, the McGoverns were able to move quickly when the right opportunity presented itself.</p>
<p><b>A Stronger Relationship With Great Lakes Credit Union</b></p> <p>By facilitating an innovative solution, Great Lakes Credit Union and Mortgage Forward strengthened their relationship with the McGoverns and originated the loan on their next investment property.</p>	



# Borrower Interview

The McGoverns shared their experience in their own words. The following reflects their perspective on the DREAM program and its impact on their investment strategy.

## Tell us a little about your real estate investing background.

*We have always enjoyed real estate investing. Over the years we've purchased, renovated, and managed several properties, including multi-unit properties that we renovated while living there. It was a lot of work, but they've been great investments that created significant equity.*

## What challenge were you trying to solve?

*We had identified another investment opportunity to pursue, but like many investors, a lot of our net worth was tied up in real estate. We needed additional capital to move forward, but we didn't want to give up a mortgage rate below 3 percent unless it made financial sense.*

## What was your reaction when you learned about DREAM?

When I saw DREAM would generate over \$41,000 in savings, it immediately got my attention. As investors, we're constantly evaluating opportunities. Great Lakes Credit Union and Mortgage Forward brought us a unique solution, and the more we understood it, the more obvious it became the additional capital could help us move sooner on our next acquisition.

## How did DREAM impact your investment strategy?

*It helped accelerate our plans. DREAM gave us access to the capital we needed to move forward. Instead of waiting, we were able to act when the opportunity was available.*

## What has been the biggest benefit since completing the transaction?

*Flexibility. Real estate investing is all about being able to move when the numbers make sense. DREAM helped us access additional capital that we could immediately put to work in another property, allowing us to continue growing our portfolio.*

## What would you tell other real estate investors who have low-rate mortgages?

Most investors evaluate new acquisitions but may overlook opportunities within their existing portfolio. I'd encourage them to ask their lender if they offer solutions like DREAM. Once we understood how it worked, we immediately recognized it as another tool to create flexibility, improve returns, and unlock future opportunities.

TAKARA

*"It's your move."*

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