



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

Right-Sizing for the Next Chapter

*How DREAM Helped Empty Nesters
Move Forward*

The Situation

For more than twenty years, the Harrisons built a wonderful life in their family home.

They raised three children there, hosted countless holidays, and created memories that would last a lifetime. But as they entered their early sixties and their children established homes of their own, the house felt larger than they needed.

The Harrisons wanted a simpler lifestyle. They wanted less maintenance, lower expenses, and a home better suited for this next chapter of life.

The challenge was their mortgage.

“With a rate below 3 percent, moving meant giving up one of the best financial decisions they had ever made.”

Every smaller home they considered came with the reality of replacing that mortgage with a new loan at significantly higher rates.

For years, they delayed the move, unable to justify the financial tradeoff.

The DREAM Opportunity

Through their credit union, the Harrisons received a DREAM offer that allowed them to pay off their mortgage at a 10 percent discount to their remaining principal balance.

The savings created significantly more equity that could be applied toward their next home purchase, improving affordability and making the move financially attractive.

Instead of choosing between financial security and the lifestyle they wanted, DREAM helped them achieve both.

The Outcome

The DREAM program delivered four meaningful outcomes for the Harrison family and their credit union.

<p>A Home That Fits Their Life Today</p> <p>The Harrisons purchased a smaller, lower-maintenance home that better aligned with their current needs and future plans.</p>	<p>Additional Purchasing Power</p> <p>The DREAM benefit created substantial financial value that improved affordability and reduced the cost of making a move.</p>
<p>Freedom and Simplicity</p> <p>They were able to simplify their lives, reduce ongoing expenses, and focus more on family, travel, and retirement.</p>	<p>A Stronger Relationship With Their Credit Union</p> <p>The experience was so positive that the Harrisons chose to finance their next home through the same credit union, deepening an already strong relationship.</p>



Borrower Interview

The Harrisons shared their experience in their own words. The following reflects their perspective on the DREAM program and its impact on their decision to move.

What made you start thinking about downsizing?

Our children had moved out, and we found ourselves living in a house that no longer matched our needs. We loved the memories, but we were maintaining rooms we rarely used and spending time and money on a property that was simply larger than we needed.

What kept you from making the move?

Our mortgage rate was below 3 percent, and it was hard to walk away from that. Every time we looked at moving, the numbers seemed to work against us. We knew what we wanted to do, but financially it never felt like the right time.

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

Honestly, we were surprised. We had never heard of anything like it before. When we learned that we could pay off our mortgage at a 10 percent discount to the remaining balance, it immediately got our attention. The additional equity that created made a meaningful difference and changed the economics of the move.

How did DREAM impact your decision?

It gave us the confidence to move forward. Instead of worrying about whether we were making a financial mistake, we could focus on what was best for our future. We finally felt comfortable making a decision we had been postponing for years.

What has been the biggest benefit since making the move?

Simplicity. We spend less time maintaining our home, our expenses are lower, and the house fits our life today. We still have everything we need, but with far less stress and responsibility. It feels like we have more freedom to enjoy this stage of life.

What would you tell other homeowners who feel stuck in a home no longer fits their needs?

If you're delaying a move because of your mortgage rate, you are not alone. We thought we were stuck too. Start by having a conversation with your lender and asking whether they offer solutions like DREAM. We discovered moving forward was far more achievable than we expected, and I think many homeowners would be surprised by what is possible.

TAKARA

"It's your move."

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