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Truliant Federal Credit Union saw an increase in new mortgage loans of 22 percent in September compared to the year before.

The Winston-Salem-based credit union said in an announcement that that increase in activity compares to a slowdown in the overall housing market, with existing home sales down 25 percent year to date in the state, according to N.C. Association of Realtors data.

CEO Marc Schaefer said Truliant has always focused on placing members into loans appropriate to their situation.

"Our mortgage department stays extremely busy," he said. "We take the necessary steps and time to analyze each member's needs to ensure they understand all of their options and the costs associated with each."

The nonprofit Truliant has 181,000 members in North Carolina, South Carolina, Ohio and Virginia.

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