

FINDING THE PERFECT LOAN

Empowering Homebuyers to Choose Their Journey

CONVENTIONAL

- Down payments as low as 3%
- Credit scores as low as 620

FHA

- Down payments as low as 3.5%
- Credit scores as low as 580

VA

- 0% down payment option
- No private mortgage insurance required
- Credit scores as low as 580

USDA

- 0% down payment option
- Home must be in USDA-designated area
- Credit scores as low as 620

JUMBO

- Max Loan Amount: \$2,000,000
- Credit scores as low as 660

ONE-TIME CLOSE CONSTRUCTION TO PERM

- CONV, FHA, VA, USDA options available
- Stick-Built, Modular & Manufactured Homes

RENOVATION

- Low and no down payment options available
- FHA 203k, USDA Renovation & Homestyle

MANUFACTURED HOMES

- CONV, FHA, VA, USDA & Construction options available
- Single-Wide & Double-Wide Units
- Credit scores as low as 620

ADDITIONAL LOAN OPTIONS

- Cash-Out Refi
- Home Equity Line of Credit (HELOC)
- Bank Statement Loans
- DSCR Investor Program
- State Specific DPA Programs
- And More!



CONV: 3% down payment example for a 30-year fixed-rate Conventional loan: Total sales price \$300,000, down payment \$9,000, loan amount \$191,000, interest rate 6.5%, Annual Percentage Rate (APR) 6.677%, final principal and interest payment \$1,839.32. FHA: 3.5% down payment example for a 30-year fixed-rate FHA loan: Total sales price \$300,000, down payment \$10,500, loan amount \$189,500, interest rate 6.5%, Annual Percentage Rate (APR) 6.677%, final principal and interest payment \$1,829.84. Taxes, insurance, and mortgage insurance will be part of the total mortgage payment but are not included in this example. This example is for illustrative purposes only and may or may not be the current interest rate offered. Call for the current rate and full disclosure of current terms.

CONTACT ME TODAY TO LEARN MORE ABOUT OUR LOAN OPTIONS!

UNIONHOME MORTGAGE



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