

Up to **3.5%** in Down Payment Assistance



Union Home Mortgage offers Down Payment Assistance that allows homebuyers across the United States to receive up to 3.5% of the lesser of the sales price or appraised value of the home to put towards down payment and closing costs.

- First time and repeat homebuyers
- Qualifying credit scores as low as 640
- No income limitations
- FHA Only
- Grant is forgivable after 10 years
- Available for 1 and 2-unit properties

**This program is not available in Washington*

Contact me today to learn more about this program!



Loan Officer

C: (540) 288-7915
jordantaylor@uhm.com
www.uhm.com/jordantaylor

NMLS #1862550
VA MLO-41196VA, NC
I-198226, FL LO103640, SC
MLO-1862550, MD 1862550,
DC MLO1862550, MI 1862550,
TN 1862550

3006 Lafayette Blvd,
Fredericksburg, VA 22408



Union Home Mortgage Corp. NMLS 2229
nmlsconsumeraccess.org
8241 Dow Circle West Strongsville OH 44136

The information provided here is for educational purposes. When interest rates and loan program information are included, it is for illustration purposes only and not a solicitation or quote for services. This is not an advertisement or loan estimate. Current interest rates, loan programs and qualification criteria can change at any time. If you have questions or need assistance, we can be reached using the contact information above.

INTRODUCING THE

Build Your Payment Program

Share your mortgage budget, and we'll put together a plan.



You are not just buying a house; you are fulfilling the **biggest promise you can make** to loved ones – finding a house that will become a forever home.

We get it. Homebuying can be a wild ride these days. With the right partner, it doesn't have to feel so hard.

At Union Home Mortgage, experts like me partner with you to help you keep this promise. It's simple. You tell us what you can afford, and we'll build a plan that will make your dream house your home.

How do we do such wonderful things? We have an abundance of financial tools, like first-time homebuyer programs and the ability to leverage seller concessions, so we can build a nearly infinite number of plans that are just right for you.

From the very first conversation we have with you to the closing table, we will help you build the payment that fits your lifestyle and guide you into a mortgage that fits your needs.

We are the creative mortgage problem-solvers, with all the tools in our tool kit to help you close your dream homes.

WHAT ARE FIRST-TIME HOMEBUYER PROGRAMS?

Several programs help first-time homebuyers. From little to no down-payment, to helping people with their unique journey and goals, we help you make your dream house your home. Once you have a loan with Union Home Mortgage, we watch for the best time to assist you with a refinance. It is just one of the ways we look out for our customers.

WHAT ARE SELLER CONCESSIONS?

Insurance, taxes, inspections, title and attorney fees, lender fees, appraisal – closing costs add up fast. Our mortgage experts will walk you through all these costs and help you reduce your out-of-pocket expenses. One of the best ways to accomplish this is with seller concessions. We can work with your realtor to ensure you are maximizing your opportunities and fitting into your budget.

Ask me how we can make your dream home a reality. I am ready and waiting to start building your plan so please call today!



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INTERESTED IN BUILDING A NEW HOME?

UNION HOME MORTGAGE CAN HELP.

From your loan application to the last coat of paint, UHM will be with you during the entire build—with a variety of loans to choose from including availability for Stick, Modular, and Manufactured Homes.

VA

- 0% down payment
- Perfect for qualified veterans and active-duty service members
- No private mortgage insurance
- Minimum credit score: 600

Conventional

- Less restrictions
- Variety of term options
- Minimum credit score: 620

FHA

- Federally insured loans
- Low down payment options
- Minimum credit score: 600

USDA

- 0% down payment
- Perfect for rural homebuyers
- Minimum credit score: 620

Contact me to get started on building your dream home:



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