

UNION HOME MORTGAGE LOAN OPTION GUIDE

CONVENTIONAL

Mortgage loans with less restrictions and a variety of term options to choose from.

Minimum credit score: 620

FHA

Federally insured loans with low down payment options and less stringent credit requirements.

Minimum credit score: 600

VA

Loans for qualified veterans and active-duty service members with no down payment.

Minimum credit score: 600 | 0% down payment
No private mortgage insurance

USDA

No down payment mortgages for rural homebuyers.

Minimum credit score: 620 | 0% down payment

CONSTRUCTION TO PERM

Financing for those who want to build a home.

Credit score varies by program | Available for Conventional, FHA, VA, USDA & Manufactured Home Loans

CASH-OUT REFINANCE

Use your home's equity with a new loan that provides you extra cash to consolidate debt.

Credit score varies by program

JUMBO

Mortgage loans that exceed the limits set by the Federal Housing Finance Agency (FHFA).

Minimum Credit Score: 680 | Max loan limit: \$2 million

OTHER LOAN OPTIONS

- ITIN (Individual Tax Identification Number)
- Bridge Loan
- Bank Statement
- State-Specific Bond Programs
- And More!



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Union Home Mortgage Corp. NMLS 2229
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