

FIRST TIME HOME BUYER PROGRAMS

UNITED
MORTGAGE CORP

You can buy your first home! **We can help.**

It's true, you can buy a home with a minimal down payment. Take the first step today and explore the benefits of our low down payment options for your budget.

Did you know?

First time home buyers can buy with **a minimal down payment.**

Learn more about all of the programs we provide.

You have questions, and we have answers.

- Expert homebuying advice
- Easy online pre-approvals
- Minimal down payment programs
- Veteran programs
- First-time homebuyer programs

- FHA & Conventional Programs
- Credit as low as 580+

First time buyers that are self-employed/business owners can buy **without tax returns.**

Learn about our special programs that help business owners, self-employed, and independent contractors to qualify.

- Bank Statement Programs
- Profit & Loss Statement Programs
- No Tax Returns Necessary

First time investors can buy **without proof of income.**

Find out how you can buy investment property with no income documentation - just the appraisal.

- DSCR Programs
- Based on market rent
- No Income documents required

First time buyers can buy **without a Social Security Number.**

Learn more about our special programs that allow you to qualify using your Tax ID Number.

- ITIN Programs
- No Social Security Number required

UNITED

MORTGAGE CORP



United Mortgage Corp. | 800.462.4862 | unitedmortgage.com

This is not a credit decision or a commitment to lend. Rates and programs subject to change without notice and may not be available at commitment or closing. Subject to approval. Available only to first time homebuyers who must attend the program's first-time homebuyer orientation. Applicants must qualify for the program and meet the program's criteria including the use of the down-payment assistance, applicable properties and geographic areas. Some of the above loan products that do not require documentation may have higher interest rates, more points or more fees than other loan products requiring documentation and are not available in AK, CA, CO, HI, MA, MD, MT, NM, ND, OH, OR, SD, UT, VT and WA. United Mortgage Corp., NMLS ID# 1330, 401 Broadhollow Road, Suite 150, Melville, NY 11747, 800-462-4862. United Mortgage Corp. is not affiliated with the U.S. government, HUD, FHA, VA, or any other government agencies. Alabama State Banking Department, Consumer Credit License #22737 dba UMC Mortgage Company, Inc; Arkansas Securities Department, Combination Mortgage Banker-Broker-Servicer License #118243; Arizona Department of Financial Institutions, Mortgage Banker License #0951233, #0125011; Licensed by the CA Department of Financial Protection and Innovation, California Residential Mortgage Lending Act License #4130571; Colorado Division of Real Estate, Mortgage Company Registration; Connecticut Department of Banking, Mortgage Lender License #8034 dba UMC Mortgage Company; District of Columbia Department of Insurance, Securities and Banking, Mortgage Dual Authority License MLB1330; Delaware Office of the State Bank Commissioner, Lender License #9799; Florida Office of Financial Regulation, Mortgage Lender Servicer License MLD711 dba UMC Mortgage Company; ; Department of Banking and Finance, Georgia Residential Mortgage Licensee, Mortgage Lender License/Registration #1330; Iowa Division of Banking, Mortgage Banker License #2020-0014 dba UMC Mortgage Company / Other Trade Name #2 License #2020-0053 dba United Faith Mortgage; Idaho Department of Finance, Mortgage Broker/Lender License MBL-2080001330; Department of Financial & Professional Regulation, Illinois Residential Mortgage Licensee MB.6760930 dba UMC Mortgage Company. Illinois Residential Mortgage Licensee; Indiana Department of Financial Institutions, Mortgage Lending License #11046 dba UMC Mortgage Company; Office of the State Bank Commissioner, Kansas Mortgage Company License MC.0001328; Kentucky Department of Financial Institutions, Mortgage Company License MC379370 dba UMC Mortgage Company; Louisiana Office of Financial Institutions, Residential Mortgage Lending License; Massachusetts Division of Banks, Mortgage Lender/Mortgage Broker Licenses MC#1330; Maryland Office of the Commissioner of Financial Regulation, Mortgage Lender License #19616; Maine Bureau of Consumer Credit Protection, Supervised Lender License SLM9952; Michigan Department of Insurance and Financial Services, 1st Mortgage Broker/Lender/Servicer Registrant, License #FR0019241; 2nd Mortgage Broker/Lender/Servicer Registrant License #SR0024619 dba UMC Mortgage Company; Department of Commerce, Residential Mortgage Originator License MN-MO-1330 / Other Trade Name #1 MN-MO-1330.1 dba United Faith Mortgage, Residential Mortgage Servicer License MN-MS-1330 / Other Trade Name #1 MN-MS-1330.1 dba United Faith Mortgage; Missouri Division of Finance, Company License 18-2286-S (Servicer) dba UMC Mortgage Company; Licensed by the MS Department of Banking and Consumer Finance, Mortgage Lender License 1330; Montana Division of Banking and Financial Institutions, Mortgage Lender/Broker/Servicer Licenses 1330; North Carolina Commissioner of Banks, Mortgage Lender License L-124405; Nebraska Department of Banking and Finance, Mortgage Banker License; New Hampshire Banking Department, Licensed Mortgage Banker, License #11422-MB; Licensed by the N.J. Department of Banking and Insurance, Residential Mortgage Lender License #9909065 / RMLA-Licensed Mortgage Servicer Registration; New Mexico Financial Institutions Division, Mortgage Loan Company License; Nevada Division of Mortgage Lending, Mortgage Company License 5043; Licensed Mortgage Banker-NYS Dept. of Financial Services. LMBC 108983/ Exempt Mortgage Loan Servicer Registration License S000255 / Reverse Mortgage (HECM) Lending; Division of Financial Institutions, Ohio Residential Mortgage Lending Act Certificate of Registration, License MBMB.850260.000; Oklahoma Department of Consumer Credit Licensing, Licensed Lender ML012038 / Other Trade Name #1 ML012055 dba United Faith Mortgage; Oregon Division of Financial Regulation, Mortgage Lending License #ML-5497 / Servicer License #MS-130 dba United Mortgage Corp., A Corporation of New York; PA Department of Banking and Securities, Mortgage Lender License #22672 / Third-Party Loan Servicer License #66524; Department of Business Regulation, Licensed Lender #20163301LL, Broker #20163302LB, Third Party Loan Servicer #20163303LS dba UMC Mortgage Company. Rhode Island Licensed Lender and Broker; South Carolina Board of Financial Institutions, Mortgage Lender/Servicer License MLS-1330 / MLS-1330 Other Trade Name #1 dba United Faith Mortgage; Tennessee Department of Financial Institutions, Mortgage License #109167; Texas Department of Savings and Mortgage Lending, Mortgage Banker Registration / Residential Mortgage Loan Servicer Registration; Virginia Bureau of Financial Institutions, Lender/Broker License #MC-5904 dba UMC Mortgage Company; Washington State Department of Financial Institutions, Consumer Loan Company License CL-1330; Wisconsin Department of Financial Institutions, Mortgage Banker License #1330BA / Mortgage Broker License #1330BR; West Virginia Division of Financial Institutions, Mortgage Lender License #ML-37986 / Mortgage Broker License #MB-3798; Wyoming Division of Banking, Mortgage Lender/Broker License #3571/ Supervised Lender License # SL-4063 For licensing information go to: