UNITED
MORTGAGE CORP

RATE-AND-TERM REFINANCE

# You can refinance your home to **lower your monthly payment!***


## Learn more about our Refinance Programs

Explore a refinance to reduce your monthly mortgage payment, lower your interest rate, and save money over the life of your loan—giving you more financial flexibility and long-term savings.

## You have questions, and we have answers.

- Lower your monthly payment by reducing your interest rate or adjusting your loan terms
- No income verification options for investors
- Cash-out options to access your home equity
- Debt consolidation opportunities
- No tax return options for self-employed

EQUAL HOUSING OPPORTUNITY

United Mortgage Corp. | 800.462.4862 | unitedmortgage.com

## DID YOU KNOW

### You can refinance with no money out of pocket.

Learn more about all of the programs we provide.

FHA & Conventional Programs
Credit as low as 580+

### Business Owners & Self Employed can refinance *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

### Investors can refinance *without proof of income.*

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

DSCR Programs
Based on market rent
No Income documents required

### You can refinance *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