



Achieve your home ownership goals with financing that's right for you.

Complete your application in as little as 20 minutes!
Pre-Qualify the Same Day in Most Cases.

Applying for an eMortgage is as easy as

Step 1: Complete the online application at www.MyUnionState.Bank or scan the QR code below with your smart device to get started.

Step 2: After you submit your application, your information will be reviewed for approval.

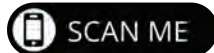
Step 3: Your loan advisor will contact you!

Additional information may be needed during the loan process. You can assist us by being prepared to provide:

- Driver's license
- Last two year's W2's / tax returns
- Pay stubs for 30 days
- Social security cards
- Last two months bank statements - all accounts
- Current monthly statements on all investment accounts
- Account numbers, balance, and monthly payment for any open loans, credit cards, mortgage loans, etc.
- If self-employed or more than 25% of income is from bonus or commissions, last two years tax returns with all schedules and a year-to-date P&L statement
- If divorced, a copy of the divorce decree including the property settlement section court documents
- If bankruptcy has been filed in the last seven years, a copy of all bankruptcy court documents

Apply for a mortgage online at:
MyUnionState.Bank

- New Home Purchases
- First Time Home Buyers
- Second Mortgages
- Refinancing
- Home Improvement / Construction
- Home Equity Line of Credit



LOAN PROGRAMS - A Product for Almost Any Need!

Conventional Financing for Purchases, Refinances, Home Equity, Home Improvement

Up to 97% Loan to Value
Minimum Credit Score of 620
10 – 30 Year Terms
In-house servicing of most loans

First Time Home Buyers

Up to \$7,500 Grant for First Time Homebuyers
Subject to income limitations
Available beginning March 1st until grant funds run out

Construction and Bridge Loans

Up to 95% Loan to Value
Minimum Credit Score of 620
Monthly Interest Only Payments
Term is 12 months but can be extended up to 24 months.

Jumbo Loans

Max Term 15 years
Max Loan to Value 80%
Max Loan Amount \$1,000,000
Minimum Credit Score of 700

Second Mortgages including Purchase Money

Can be used in place of PMI
Interest is usually tax deductible where PMI is not
Accumulate Equity Faster
Flexible payment date to break up mortgage payment throughout the month
Minimum Credit Score is 660

HOME EQUITY LINE OF CREDIT

Your home is generally your largest single asset which, over time, appreciates in value. With a Home Equity Line of Credit (HELOC) you can use the equity you've built into your home to pay for large expense items. A child's wedding, debt consolidation, or home improvements are all examples of reasons a HELOC may be the right option for you. 80% max Loan to Value.

CONVENTIONAL LOAN

Manufactured homes allowed.
97% max Loan to Value.
Seller can pay 3% of buyers closing costs/prepaid costs.
Minimum credit score 620.

FANNIE MAE / HOME READY

97% max Loan to Value.
Gifts/grants/cash permitted as a source of funds for down payment.
Not required to be a first time home buyer.
Reduced MI coverage.

RURAL HOUSING LOAN

Property must be located in USDA eligible area.
0% down payment.
Minimum credit score 580 (but possibly lower, considered on a case by case basis).
Borrower can move in with no money out of pocket.
Borrowers with no credit score may be eligible.

FHA LOAN

3.5% down payment.
Manufactured homes allowed.
Seller can pay 6% of buyers closing costs/prepaid costs.
Minimum credit score 530.
Borrowers with no credit score may be eligible.

HUD 184 / NATIVE AMERICAN LOAN

Manufactured homes allowed.
2.25% down payment.
Seller can pay 6% of buyers closing/prepaid costs.
No minimum credit score requirements.
Borrowers with no credit score may be eligible.
Low monthly private mortgage insurance.
Must be Native American.

VA LOAN

Manufactured homes allowed. 0% down payment.
Seller can pay 6% of buyers closing costs/prepaid costs. No monthly private mortgage insurance.
Borrower can move in with no money out of pocket.
Minimum credit score 580 (but possibly lower, considered on a case by case basis).
Borrowers with no credit score may be eligible.
Must be a veteran or receive VA benefits.

FHA 203K LOAN

Manufactured homes allowed.
3.5% down payment.
Seller can pay 6% of buyers closing/prepaid costs.
Rehab loan to include most items except structural.
*If structural repairs are needed, a full 203k loan may be considered.
**Escrow up to \$5,000 for repairs on straight FHA.

Some programs are made available through Union State Bank's partnership with third parties.



Union State Bank
NMLS #412388

