

No-down-payment mortgage options to get you home.

Saving for a down payment shouldn't keep you from buying the home of your dreams. That's why United Community Mortgage offers no-down-payment home financing designed to make homeownership a possibility now.

United Community Mortgage Exclusive Options¹

PATH (Possibilities Achieved through Homeownership)

- 100% financing up to \$500,000
- No mortgage insurance requirement
- 30-year fixed-rate loan
- Minimum 640 FICO required
- Non-traditional credit allowed
- No maximum income limit in certain census tracts

Portfolio 100

- 100% financing up to \$500,000
- No maximum income restrictions
- Minimum 700 FICO required
- 5/6- or 7/6-month adjustable-rate mortgage
- No property location requirements

Medical Professionals

- 100% financing up to \$1.25 million
- No mortgage insurance required
- Adjustable-rate mortgage
- Available to medical doctors, residents/interns/dentists, oral surgeons, veterinarians, physician assistants, and nurse practitioners

Additional 100% Financing Programs¹

FHA with No Down Payment

- Down payment assistance option covers down payment requirement
- Minimum 600 FICO required
- No maximum income restrictions
- No maximum debt-to-income ratio
- No property location requirements

USDA

- 100% financing for properties located in designated rural areas
- Minimum 600 FICO required
- Maximum income restrictions/limits apply
- 6% seller concessions allowed

VA

- 100% financing guaranteed by the Veteran's Administration for service members, veterans, and eligible surviving spouses
- No maximum loan limit
- No monthly mortgage insurance
- Minimum 600 FICO required



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