



Home financing, built for our community.

United Community's PATH (Possibilities Achieved through Homeownership) loan is designed to give more people the opportunity to become homeowners. It's a no-down-payment, fixed-rate home financing option with no mortgage insurance requirement that you'll only find at United.¹

PATH loan overview:¹

- 100% financing up to \$500,000
- Minimum 640 FICO
- 30-year fixed-rate mortgage
- For purchase of owner occupied primary homes only
- No mortgage insurance required
- No maximum income restrictions for properties located in:
 - Low- or moderate-income-level census tracts
 - Census tracts with greater than 49% minority population
- No census tract requirement for borrowers earning less than 80% of the MSA median income



Craig Bland

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