UNMB LOAN PROGRAM GUIDE FOR REALTORS

PROGRAM	OCCUPANCY TYPE	DOWN PAYMENT	FICO SCORE MINIMUM	COMMENTS
CONVENTIONAL	PRIMARY	AS LOW AS 3%	620	TRADITIONAL FINANCING INCOME LIMITS APPLY FOR SOME PROGRAMS
CONVENTIONAL	NON-OWNER OCCUPIED (INVESTOR)	AS LOW AS 15%	620	1-4 UNITS
VA	PRIMARY	0%	580	MUST BE ELIGIBLE VETERAN
FHA	PRIMARY	3.5%	580	
JUMBO	PRIMARY	AS LOW AS 5%	620	NO MI OPTION
PROPERTY CASH FLOW	NON-OWNER OCCUPIED (INVESTOR)	AS LOW AS 20%	600	NO INCOME VERIFICATION
BANK STATEMENT LOAN	PRIMARY / INVESTOR / SECONDARY HOME	AS LOW AS 10%	600	BUSINESS OR PERSONAL BANK STATEMENTS
NO RATIO	PRIMARY	AS LOW AS 25%	640	NO EMPLOYMENT OR INCOME NEEDED. NOT AVAILABLE IN NY
DOWN PAYMENT ASSISTANCE	PRIMARY	1%	620	VARIOUS DOWN PAYMENT ASSISTANCE PROGRAMS
REHAB LOANS: FHA 203K, FANNIE MAE HOMESTYLE	PRIMARY / INVESTOR / SECONDARY HOME	AS LOW AS 3.5%	620 FHA/FNMA	ONE TIME CLOSE, FUNDS PAID VIA DRAWS

Contact me today for more information!

Errol Santos
Licensed Mortgage Loan Originator
NMLS #1115876

(718) 540-4810
(917) 231-5181
esantos@unmb.com

UNMB HOME LOANS INC.
NMLS #7230

UNMB Home Loans Inc.

3601 Hempstead Turnpike Suite 300
Levittown NY 11756