

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.

3601 Hempstead Turnpike Suite 300
Levittown NY 11756



This is not a rate quote or offer to extend credit, but an example for estimate purpose only. Not all applicants will qualify. All loans are subject to credit approval, property valuation, and program guidelines. Terms and conditions apply. UNMB Home Loans Inc., DBA: Senior Security Advisor - 3601 Hempstead Turnpike, Suite 300, Levittown, NY 11756. Licensed Mortgage Banker NYS Department. of Financial Services License #B500040. NMLS # 7230. Please visit www.nmlsconsumeraccess.com for licensing information. Mortgage and real estate companies mentioned are separate entities. Direct Endorsed FHA Lender.