

Possibilities Achieved through Homeownership

One of the most common misconceptions when it comes to getting a mortgage is the down payment requirement. But here's what you need to know: you may be able to own your own home without putting any money down.¹

United Community's PATH (Possibilities Achieved through Homeownership) loan allows select buyers to take advantage of a 0% down, fixed-rate mortgage up to \$500,000.²

| Feature | Benefit to You |
|------------------------------------|---|
| 100% financing | No down payment needed |
| Fixed-rate loan | Monthly principal and interest payment won't change over the life of the loan, making it easier for you to budget |
| \$500,000 max. loan amount | Higher loan limit than other first-time homebuyer products, like an FHA loan |
| Min. 640 FICO | You don't need a perfect credit score to buy the perfect home |
| No private mortgage insurance | You can put more money toward paying off your loan and less toward paying for added insurance |
| Non-traditional credit is accepted | You won't automatically be declined due to lack of credit history or if your credit score doesn't meet traditional credit guidelines |
| Homebuyer educational resources | Learn more about the home-buying process, plus get reimbursed up to \$50 for homebuyer education expense at closing |
| Simplified account requirements | Home financing could still be an option, even if you don't have an active loan or a large number of accounts you make payments to monthly |



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