



# CONVENTIONAL Construction-to-Perm

At Union Home Mortgage, our job is not done when the loan closes – it's just getting started. UHM's **Conventional Construction-to-Perm 5% down financing option** makes building your dream home a reality.

How?

With a one-time close, you have the ability to settle your terms and rates up front before construction begins. Regular payments also do not begin until after building is complete.

## HERE ARE SOME OF THE DETAILS:

- 620 minimum credit score requirement
- 43% Debt-to-Income qualifying standards are similar to conventional program
- Monthly interest payments will begin after the loan closes

Ready to build your dream home?  
**CALL ME TODAY**

Payment example: \$100,000 loan amount, 5% down, 30 year fixed rate (360 months) conventional fixed rate mortgage, interest rate 4.500%, annual percentage rate 6.190%, monthly principal and interest payment \$506.69, initial monthly mortgage insurance premium \$141.67. Call for current rate, terms and APR.



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