



# 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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