



Supporting You When You Need It Most

Union Home Plus and Radian Home Insurance will be there for you in tight spots. If you unexpectedly lose your job, our MortgageAssure program will cover your mortgage payment while you get back on your feet.

Our MortgageAssure program...

- Covers up to six monthly mortgage payments*
- Works with low loan-to-value loans
- Protects your credit score by keeping your mortgage payments consistent
- Preserves any savings you may have while you handle unemployment challenges
- Offers protection for up to two years after you opt-in

*Restrictions apply.

With MortgageAssure, you can rest easy knowing that we'll have your back in times of stress by supporting your family's home loan. We're here for you through thick and thin.

Get started by visiting unionhomeplus.org today.



RADIAN®

(800) 509-8696

info@unionhomeplus.org
www.unionhomeplus.org

2150 North 107th Street, Suite 300
Seattle, WA 98133



Union Home Plus is a division of Primary Residential Mortgage, Inc. PRMI NMLS 3094. PRMI is an Equal Housing Lender. Credit and collateral are subject to approval. Terms and conditions apply. Programs, rates, terms and conditions are subject to change and are subject to borrower(s) qualification. This is not a commitment to lend. WA-Department of Financial Institutions CL-3094. Branch NMLS 1695723.



Union Home Plus Makes a Difference

Union Home Plus was founded by union members over 16 years ago who wanted to make sure every union worker and their family is given the safest and most effective resources throughout the home buying process. That's why we've partnered with the best in the business to help you buy, sell, or refinance your home. Let's face it, home prices are going through the roof and interest rates are fast on the rise. Your union membership now entitles you to receive exclusive Members Only offers and benefits. Simply put, our Union Members get lower rates, lower fees, and more options!

And, we're constantly improving our union membership platform to reflect the highest standards and financial benefits available anywhere in the country. We'll take care of the business while you celebrate your home.

Plus, since we're committed to making a difference, we'll stay with you throughout the entire process, and then some. When you purchase and finance a home through Union Home Plus, we'll donate \$1,000 to your local union's choosing of a 501(c)3 non-profit. Our local presence is a strong force for positive change and together, we'll extend our help anywhere and everywhere we can. We appreciate your support and stand for those members who need our help the most. Like we said, we're here to help you discover, Your Way Home™!

Discover the benefits of your homeownership options by visiting our website or call and talk with a Union Home Plus Advisor today.



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A Home for Everyone

Your work as a public servant is incredibly valuable to our community, and you deserve a home that reflects your devotion. Union Home Plus will help you find a loan that fits your exact situation and makes sure you get trusted advice and financial efficiency.

Adjustable Rate Mortgage (ARM)

Designed for those who wish to start out with a lower introductory monthly payment.

Chenoa Fund

Down payment assistance program with flexible options.

Conventional

"Traditional" loan with low rates and lowdown payment options.

FHA

Government-backed loan great for first-time homebuyers or those with higher debt-to-income ratios.

FHA 203(h) Disaster Relief Loan

Offers zero-down financing to those whose homes were damaged or destroyed by a natural disaster.

FHA 203k Dream Loan

Loans up to \$31k above purchase price toward remodeling or home repairs

FHA Solar Wind and Select

Finances home purchase and installation of energy-saving upgrades.

Fresh Start

Special financing for buyers with past credit issues like bankruptcy, short sale, or foreclosure.

HUD \$100 Down

Only requires \$100 down for eligible properties.

Investment

Options to finance investment property, or to use rental income or asset depreciation as qualifying income.

Jumbo

Finances home purchases up to \$2.5 million with options for low down payment and no mortgage insurance.

Manufactured Home Loans

Special loan programs for either built or unbuilt manufactured homes.

One-Time Close Construction

Finances land, construction, and permanent mortgage into one loan.

Refinance

Allows property owners to lower their monthly payments or cash out on their equity.

USDA

Rural property financing with no down payment.

VA

Loans tailored to those who have served or are currently serving in the military.



UNION HOME PLUS
YOUR WAY HOME™

A DIVISION OF PRIMARY RESIDENTIAL MORTGAGE, INC

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A Home for Everyone

You work hard, so applying for a loan shouldn't be a burden. We'll help you sort out the essentials. You can keep your mind on the community you serve while we find a loan that fits and a process that's efficient. Here's a few simple rules that outline what you need to know before you apply.

DOs 

-  **DO** tell us if your personal information changes, including a new address, salary, etc.
-  **DO** keep track of all bank transactions, especially large money transfers.
-  **DO** have homeowners insurance that covers your home's replacement value.
-  **DO** pay to have the property you wish to buy inspected for termites.
-  **DO** make sure your credit card balances are low or paid off before you apply.
-  **DO** contact us with any questions or concerns.

DON'Ts 

-  **DON'T** buy cars, boats, vacation homes or other large items.
-  **DON'T** apply for new lines of credit or consolidate your credit cards.
-  **DON'T** settle with collectors or resolve charge-offs.
-  **DON'T** switch jobs until after your loan has closed.
-  **DON'T** cosign for another borrower on a separate loan.
-  **DON'T** change investments, open or close accounts, or do anything else that will affect your assets.



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