

United General Mortgage Corp.

1412 Walter St.

Bethlehem, PA 18015

Phone# 610-332-1079

Fax# 610-332-1126

Loan Product Menu

Traditional #100: Conforming Manufactured Housing Program

This program is available for borrowers with a minimum credit score of 660 who receive a DU Accept Eligible underwriting decision. Borrowers can use this program to finance double wide manufactured homes. You can do purchase and rate & term refinances up to 90% and cash-out transactions to 65% LTV. MI is required on all transactions over 80% LTV.

Traditional #101: Fannie/Freddie Conforming Site Built

Max LTV is 97%. You will have access to DU level approvals EAI, EAII and EAIII. Here's the best part...current underwriting turn times are 72 hours.

Traditional #102: No Seasoning Cash Out Refinances

In essence your borrower can buy a home today...then tomorrow get a new appraisal and refinance the property based on the new value. Credit scores will go as low as 590 and LTV's as high as 95%. Owner occupied & second homes are eligible. No limit on cash-out.

Traditional #103: Rural Properties and Excessive Acreage

Minimum Score is a 590. As long as the property is residential in nature and the appraisal adequately supports the FMV there is no restriction on the number of acres used to determine value.

Portfolio #200: Farms, Ranches, Vacant Land

This product is ideal for those rural areas in the great Northwest. No minimum credit score required. Quick closings. Maximum LTV is 50%. You can do purchase, cash-out and rate & term transactions. Only available in ID, WA, OR, MT

Portfolio # 201: Non Owner Occupied Cash-Out Refinances

This is the product for your investor clients looking to leverage their equity. All property types accepted. No minimum credit score or seasoning requirement. Maximum LTV is 65% and maximum DTI is 50%. Only available in WA, OR, MT, ID

Portfolio # 202: Non Owner Occupied Investor Purchase Program

The perfect program for the savvy investor. No minimum credit score required. The investor puts a minimum of 10% down...gets a gift -or - has the seller carry the balance and you provide the 65% first mortgage. (Max LTV 65% / Max CLTV 90%) Only available in WA, OR, ID, MT

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Portfolio #203: Non-Prime Manufactured Housing Program

This portfolio program allows you to finance double & single wide manufactured homes on land. There is no minimum credit score requirement. Owner occupied, second homes, investment properties and pre-1976 homes are eligible. You can do purchase money, rate & term refis and cash out transactions up to a maximum LTV of 65%. No MI is required. Only available in WA, ID, MT, OR

Portfolio #204: Mixed Use & Small Commercial Hard Money Program

This portfolio program is designed to handle the “quirky” property and/or borrower your typical bank or commercial lender just won't finance. There is no minimum credit score requirement. Maximum LTV is 65%. Only available in WA, OR, ID, MT

United General Mortgage is continuously striving to add new products to our menu to give you, our valued client, as many opportunities as possible to close more loans.

Please contact us if you have a scenario that doesn't fit into the products listed above. You can reach us at 610-332-1079.