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# Home Financing Made Simple

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**UAMC**<sup>SM</sup>

UNIVERSAL AMERICAN MORTGAGE COMPANY

## **FINANCING MADE SIMPLE WITH UAMC**

Universal American Mortgage Company (UAMC) specializes in supporting the financing needs of Lennar homebuyers. Our mortgage professionals will be with you from the initial application all the way through the closing on your new home. And because we are part of the Lennar family, we are fully integrated in your home buying process, working hand-in-hand with Lennar to make closing on your home easy and worry-free. UAMC has a mortgage program to suit just about every need.

Talk with one of our Home Loan Advisors and find out which is the best option for you.

## **FIXED RATE PROGRAMS**

- Peace of mind knowing that your interest rate will not change for the life of your loan.
- Terms range from 15, 20 or 30 years and down payments range between 5% and 20%.

## **INTEREST-ONLY LOANS**

- Lower initial mortgage payments on fixed-rate or variable loans allow you to ease into new homeownership.
- Interest-only payment term is typically 10 years, then payments include principle and interest.
- Elect to pay additional principal without penalty.

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## GOVERNMENT LOANS

- UAMC has broad experience with the many government programs available, which may offer you preferential rates and low (or no) down payment options.
- Your Home Loan Advisor will have all the information for you and can guide you appropriately.

## INTEREST RATE BUYDOWN PROGRAMS

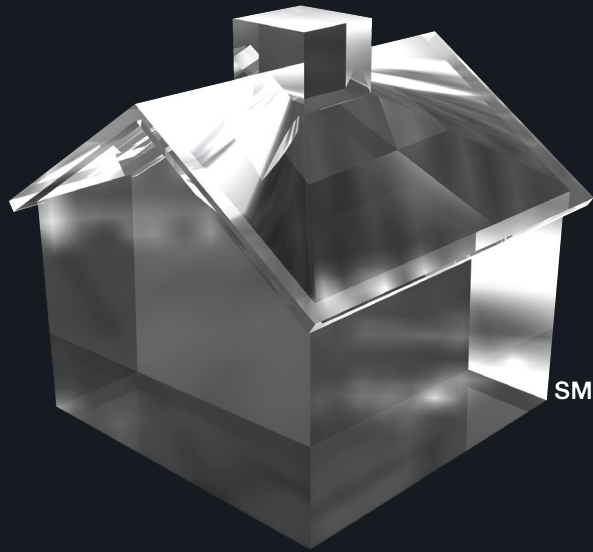
- These programs afford you lower, initial mortgage payments with the security of a fixed rate.
- For example, with a 2-1 buydown, your interest rate is reduced by 2% the first year and 1% for the second year.<sup>o</sup>

**PRE-QUALIFY OR APPLY TODAY. YOU MAY VISIT US ONLINE AT  
WWW.UAMC.COM OR CONTACT YOUR HOME LOAN ADVISOR NOW.**



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OF CALIFORNIA

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