Empower your journey to homeownership.



The Office of Native American Programs (ONAP) Section 184 Home Loan* is a government-backed mortgage program specifically tailored to assist Native American individuals, tribes, and families in achieving their dream of homeownership. This program offers a range of advantages to make the path to homeownership more accessible and affordable.

PROGRAM BENEFITS

- **Lower Down Payment:** Enjoy the benefit of a lower down payment requirement, making homeownership more achievable.
- **Flexible Eligibility Criteria:** The program accommodates a variety of credit profiles, making it easier for individuals with varying credit histories to qualify.
- **Competitive Interest Rates:** Access competitive and fixed interest rates, providing stability and predictability in your mortgage payments.
- **No Private Mortgage Insurance (PMI):** Unlike conventional loans, the ONAP Section 184 Home Loan does not require private mortgage insurance, saving you money on your monthly payments.

SPEND LIFE WISELY®

First United® Mortgage Group

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