

# Member Advantage Mortgage

## FHA Loan Campaign

CONFIDENTIALITY NOTICE: The contents of this presentation and any accompanying documents, materials, or information provided belong to Member Advantage Mortgage, LLC. None of the contents or accompanying information provided may be shared with anyone other than internal stakeholders without MAM's written consent. By reviewing the information contained herein or attached hereto you agree not to share it with any other party unless authorized in writing by Member Advantage Mortgage.



**MEMBER  
ADVANTAGE  
MORTGAGE**

# Contents

- I. Campaign Overview & Purpose
- II. Digital Assets & Recommended Timeline
- III. Print Assets & Recommended Timeline
- IV. Getting Started

**Stop renting, start buying.**

LEARN MORE



**Learn about FHA-backed loans**

READ MORE



**Stop renting, start buying.**



**FHA Loan Options**



**Learn about FHA-backed loans.**



**FHA Loan Options**



**FHA Loan Options**

LEARN MORE



**FHA Loan Options**

LEARN MORE



**Homeownership feel like a big reach? Reach out.**

All FHA loans are a great way to become a homeowner and enjoy everything that the great looking or beautiful look of a new home has to offer. There may be a few things you need to know before you can get on your way.

- Need down payment assistance or low-down options.
- Have a lower credit score, and don't want to take on too much risk.

• Access low down payment options

• Qualify even if you have a lower credit score

• Get a loan guaranteed by the government

**rent investment.**

To learn more about our mortgage options, call 888.454.0089 or visit [www.UMassFive.com](http://www.UMassFive.com).

HA 089 or visit [www.UMassFive.com](http://www.UMassFive.com).



**Home Sweet Home**

As the FHA loan program is a mortgage program with down payment assistance, you can get approved for a home loan with a lower credit score. This means you can get on your way to homeownership with a lower credit score.

The down payment can be as low as 3.5% of the purchase price. This means you can get on your way to homeownership with a lower credit score.

As the FHA loan program is a mortgage program with down payment assistance, you can get approved for a home loan with a lower credit score. This means you can get on your way to homeownership with a lower credit score.

**Home Sweet Home**

It's possible to go from renting to owning. As the FHA loan could help.

As the FHA loan program is a mortgage program with down payment assistance, you can get approved for a home loan with a lower credit score. This means you can get on your way to homeownership with a lower credit score.

**FHA loans and you: What you need to know.**

As the FHA loan program is a mortgage program with down payment assistance, you can get approved for a home loan with a lower credit score. This means you can get on your way to homeownership with a lower credit score.

**We'll be your partners in saying, "YES!" to homeownership.**

As the FHA loan program is a mortgage program with down payment assistance, you can get approved for a home loan with a lower credit score. This means you can get on your way to homeownership with a lower credit score.

**If you think homeownership is out of reach, reach out to us.**

ship and with it's a home.

you:

ath if it'll help you.

ip.com

**Read the back of this card to learn if an FHA loan is right for you.**

Ready to reach out? Visit [MemberAdvantageMortgage.com](http://MemberAdvantageMortgage.com) or call 1-866-482-3454.



**If you think homeownership is out of reach, reach out to us.**

Receiving from financial hardship or building credit might not sound like the time to buy a home. But with an FHA loan, it may be possible. It's a safe, trusted way to invest in a home.

**FHA loans could be right for you if you:**

- Need down payment assistance or low-down options.
- Have a lower credit score, and don't want to take on too much risk.

**Reach Out Homeownership may not be out of reach if you have options. Get in touch and we'll help you explore if an FHA loan is right for you.**


Visit [MemberAdvantageMortgage.com](http://MemberAdvantageMortgage.com) or call 1-866-482-3454.



**Stop renting, start buying.**

You could qualify for an FHA loan with a lower credit score and less down than traditional mortgages. Know your options.


LEARN MORE



**FHA Loan Options**

You may be able to stop renting and start buying with an FHA-backed loan. Find out if it's the right path for you in a few simple steps.


LEARN MORE



**FHA Loan Options**

Think your credit score is too low or reported or you can't put enough down to buy a home? An FHA loan could be a good fit for you.

LEARN MORE



# Campaign Overview and Purpose

This campaign is designed to help raise awareness about the flexible options an FHA loan has to offer for those with lower credit scores and a need for a lower down payment.

- Raise awareness about the flexible options of an FHA loan
- Help this audience overcome doubt about being able to qualify for a mortgage
- Highlight the benefits of a CU partnership





# Instagram posts

Post on Instagram to engage your social followers.  
Example post copy:

- Think a downpayment is out of reach? Reach out to us - an FHA-backed loan could be right for you. #stoprentingstartbuying #CUNAME



**Stop renting, start buying.**



**FHA Loan Options**



**Learn about FHA-backed loans.**



**FHA Loan Options**

INSTAGRAM POSTS

# Facebook posts

Post on your Facebook channel to engage your social followers. Example post copy:

- You could qualify for an FHA loan with lower credit and less down than a traditional mortgage. Know your options. [PHONE NUMBER] #stoprentingstartbuying #CUNAME

FACEBOOK ADS  
AND POSTS



**Stop renting,  
start buying.**

LEARN MORE

**UMassFIVE**  
COLLEGE FEDERAL CREDIT UNION  
NMLS #460131

**MEMBER  
ADVANTAGE  
MORTGAGE**  
NMLS #1557

**EQUAL HOUSING  
LENDER**



**FHA Loan  
Options**

LEARN MORE

**UMassFIVE**  
COLLEGE FEDERAL CREDIT UNION  
NMLS #460131

**MEMBER  
ADVANTAGE  
MORTGAGE**  
NMLS #1557

**EQUAL HOUSING  
LENDER**

# Facebook posts

Post on your Facebook channel to engage your social followers. Example post copy:

- You could qualify for an FHA loan with lower credit and less down than a traditional mortgage. Know your options. [PHONE NUMBER] #stoprentingstartbuying #CUNAME



**Learn about  
FHA-backed  
loans**

[READ MORE](#)

 **UMassFIVE**  
COLLEGE FEDERAL CREDIT UNION  
NMLS #460131

 **MEMBER  
ADVANTAGE  
MORTGAGE**  
NMLS #1557



**FHA Loan  
Options**

[LEARN MORE](#)

 **UMassFIVE**  
COLLEGE FEDERAL CREDIT UNION  
NMLS #460131

 **MEMBER  
ADVANTAGE  
MORTGAGE**  
NMLS #1557

**FACEBOOK ADS  
AND POSTS**



# Banner Ads

Banner ads can be used on your website or as a paid media promotion to reach a larger, external audience.



**UMASS FIVE**  
COLLEGE FEDERAL CREDIT UNION  
NMLS #460131

**MEMBER ADVANTAGE MORTGAGE**  
NMLS #1557

**Stop renting, start buying.**

You could qualify for an FHA loan with a lower credit score and less down than traditional mortgages. Know your options.

[LEARN MORE](#)

**THE HOME LENDER**



**UMASS FIVE**  
COLLEGE FEDERAL CREDIT UNION  
NMLS #460131

**MEMBER ADVANTAGE MORTGAGE**  
NMLS #1557

**FHA Loan Options**

You may be able to stop renting and start buying with an FHA-backed loan. Find out if it's the right path for you in a few simple steps.

[LEARN MORE](#)

**THE HOME LENDER**



**UMASS FIVE**  
COLLEGE FEDERAL CREDIT UNION  
NMLS #460131

**MEMBER ADVANTAGE MORTGAGE**  
NMLS #1557

**FHA Loan Options**

Think your credit score is too low or worried or you can't put enough down to buy a home? An FHA loan could be a good fit for you.

[LEARN MORE](#)

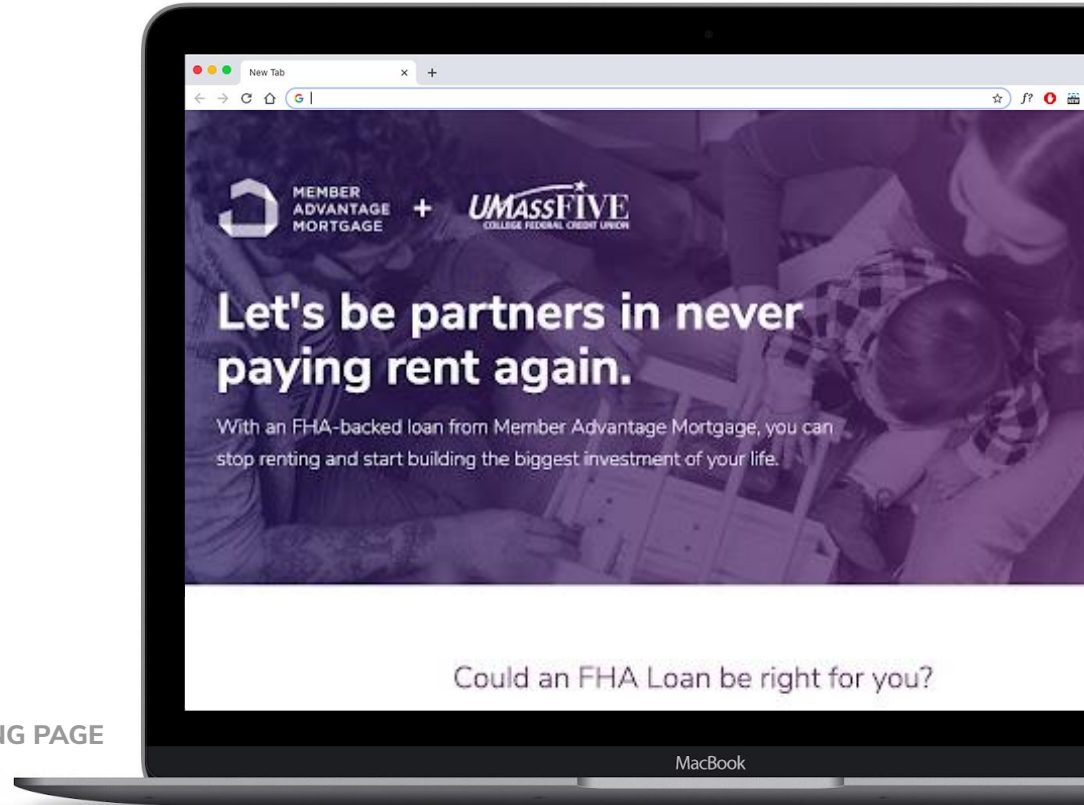
**THE HOME LENDER**

BANNER ADS

# Landing Page

The FHA campaign landing page can be used to create a more targeted experience for mortgage leads. In addition, more data can be gathered for this specific campaign to help you better track, measure and optimize your FHA mortgage marketing efforts.

LANDING PAGE



# In-Branch: Rack Card

Engage your in-branch visitors:

- Print rack card and place in branch in high traffic location.

RACK CARD  
(DOUBLE-SIDED)



**If you think homeownership is out of reach, reach out to us.**



Recovering from financial hardship or building credit might not sound like the time to buy a home. But with an FHA loan, it may be possible. It's a safe, trusted way to invest in a home.

**FHA loans could be right for you if you:**

- Need down-payment assistance or low-down options,
- Have a lower credit score, and
- Don't want to take on too much risk.


**Reach Out Homeownership** may not be out of reach if you have options. Get in touch and we'll help you explore if an FHA loan is right for you.

**Visit [MemberAdvantageMortgage.com](http://MemberAdvantageMortgage.com) or call 1-866-482-1414.**



This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. This notice provides that Member Advantage Mortgage, LLC has an affiliated business relationship with UMassFive Federal Credit Union. The nature of this relationship is that UMassFive Federal Credit Union is an indirect owner of Member Advantage Mortgage. Because of this relationship, any referral may provide Member Advantage Mortgage, LLC a financial or other benefit. Member Advantage Mortgage, LLC is Credit Union Service Organization (CUSO) dedicated to assisting credit unions and their members with their home financing needs. Neither Member Advantage Mortgage LLC nor UMassFive Federal Credit Union is affiliated with or acting on behalf of or at the direction of the Federal Housing Authority (FHA) or any government agency or government sponsored entity.

Member Advantage Mortgage, LLC NMLS #1557, Alabama Consumer Credit License #22717, Arkansas Combination Mortgage Banker-Broker-Service License #104160, Colorado, Regulated by the Division of Real Estate, Mortgage Company Registration NMLS ID #1557; check the license status of your mortgage loan originator at <http://www.dora.state.co.us/real-estate/index.htm>, Connecticut Mortgage Lender License #ML-1557, District of Columbia Mortgage Lender License #MLB1557, Delaware Lender License #011515, Florida Mortgage Lender License #MLD781, Georgia Residential Mortgage License, License #36659, Louisiana Residential Mortgage Lending License NMLS ID #1557, Massachusetts Mortgage Lender License #ML1557, Maryland Mortgage Lender License #6-19371, Michigan 1st Mortgage Broker/Lender/Service Registrant #FR020440, Licensed by the North Carolina Commissioner of Banks, Mortgage Lender License #167098, Licensed by the New Hampshire Banking Department, New Hampshire Mortgage Banker License #14242-MB, Licensed by the New Jersey Department of Banking and Insurance, New Jersey Residential Mortgage Lender License NMLS ID #1557, Licensed by Pennsylvania Department of Banking, Pennsylvania Mortgage Lender License #33868, Rhode Island Licensed Lender, License #20112778LL, South Carolina Mortgage Lender License #1557, Texas Mortgage Banker Registration NMLS ID #1557, Licensed by the Virginia State Corporation Commission, Virginia Lender License #MC-5045, Virginia Broker License #MC-5045, NMLS ID #1557. Visit [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org) for complete licensing information.



# In-Branch: Rack Card

Engage your in-branch visitors:

- Print rack card and place in branch in high traffic location.

**UMASS FIVE**  
COLLEGE FEDERAL CREDIT UNION  
NMLS #460131

**MEMBER ADVANTAGE MORTGAGE**  
NMLS #1557

**If you think homeownership is out of reach, reach out to us.**

**Read the back of this card to learn if an FHA loan is right for you.**

**Ready to reach out?**  
**Visit [MemberAdvantageMortgage.com](http://MemberAdvantageMortgage.com)**  
**or call 1-866-482-1414.**

**RACK CARD  
(DOUBLE-SIDED)**

**UMASS FIVE**  
COLLEGE FEDERAL CREDIT UNION  
NMLS #460131

**MEMBER ADVANTAGE MORTGAGE**  
NMLS #1557

**Recovering from financial hardship or building credit might not sound like the time to buy a home. But with an FHA loan, it may be possible. It's a safe, trusted way to invest in a home.**

**FHA loans could be right for you if you:**

- Need down-payment assistance or low-down options,
- Have a lower credit score, and
- Don't want to take on too much risk.

**Reach Out**  
Homeownership may not be out of reach if you have options. Get in touch and we'll help you explore if an FHA loan is right for you.

**Visit [MemberAdvantageMortgage.com](http://MemberAdvantageMortgage.com)**  
**or call 1-866-482-1414.**

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. This notice provides that Member Advantage Mortgage, LLC has an affiliated business relationship with UMassFive Federal Credit Union. The nature of this relationship is that UMassFive Federal Credit Union is an indirect Owner of Member Advantage Mortgage, LLC a financial or other benefits. Member Advantage Mortgage, LLC is a Credit Union Service Organization (CUSO) dedicated to assisting credit unions and their members with their home financing needs. Neither Member Advantage Mortgage LLC nor UMassFive Federal Credit Union is affiliated with or acting on behalf of or at the direction of the Federal Housing Authority (FHA) or any government agency or government sponsored entity. Member Advantage Mortgage, LLC NMLS #1557, Alabama Consumer Credit License #22717, Arkansas Combination Mortgage Banker-Broker-Service License #104180, Colorado, Regulated by the Division of Real Estate, Mortgage Company Registration NMLS ID #1557; check the license status of your mortgage loan originator at <http://www.dora.state.co.us/real-estate/index.htm>, Connecticut Mortgage Lender License #ML1557, District of Columbia Mortgage Lender License #MLB1557, Delaware Lender License #011515, Florida Mortgage Lender License #MLD781, Georgia Residential Mortgage License, License #36638, Louisiana Residential Mortgage Lending License NMLS ID #1557, Massachusetts Mortgage Lender License #ML1557, Maryland Mortgage Lender License #6-19371, Michigan 1st Mortgage Broker/Lender/Service Business #FR020440, Licensed by the North Carolina Commissioner of Banks, Mortgage Lender License #16709B, Licensed by the New Hampshire Banking Department, New Hampshire Mortgage Banker License #14242-MB, Licensed by the New Jersey Department of Banking and insurance, New Jersey Residential Mortgage Lender License NMLS ID #1557, Licensed by Pennsylvania Department of Banking, Pennsylvania Mortgage Lender License #2386B, Rhode Island Licensed Lender, License #2512778LL, South Carolina Mortgage Lender License #1557, Texas Mortgage Banker Registration NMLS ID #1557, Licensed by the Virginia State Corporation Commission, Virginia Lender License #MC-5045, Virginia Broker License #MC-5045, NMLS ID #1557, Visit [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)

# In-Branch: Posters

Engage your in-branch visitors:

- Print posters and place in branch in high traffic location.



## Homeownership feel like a big reach? Reach out.

An FHA loan is a great way to become a homeowner even while recovering from financial hardship or building credit. It's a safe, trusted way to invest in a home. FHA loans could be right for you if you:

- Need down-payment assistance or low-down options.
- Have a lower credit score, and
- Don't want to take on too much risk.



**IN-BRANCH POSTERS**

**To learn more about our mortgage options, call 888.4545.0089 or visit [www.UMassFive.coop](http://www.UMassFive.coop).**

The Federal Housing Administration (FHA) is a government agency that provides mortgage insurance for lenders. This insurance allows lenders to offer loans with lower down payments and higher debt-to-income ratios. The FHA also provides counseling and assistance to borrowers who are having difficulty making their mortgage payments. The FHA's role is to help homeowners stay in their homes and to provide a safe and secure place to live. The FHA's mortgage insurance is a key part of the FHA loan program, and it is one of the reasons why FHA loans are so popular. The FHA's mortgage insurance is a key part of the FHA loan program, and it is one of the reasons why FHA loans are so popular. The FHA's mortgage insurance is a key part of the FHA loan program, and it is one of the reasons why FHA loans are so popular.



# In-Branch: Posters

Engage your in-branch visitors:

- Print posters and place in branch in high traffic location.

IN-BRANCH  
POSTERS

**UMASSFIVE**  
Member Since 1952  
NMLS #400221

**MEMBER ADVANTAGE MORTGAGE**  
NMLS #1557

## Turn your rent into an investment.

We're invested in your personal journey toward homeownership. Consider an FHA loan if a conventional mortgage is not an option for you right now. UMassFive Federal Credit Union may be able to help you.

- Access low down-payment options
- Qualify even if you have a lower credit score
- Get a loan guaranteed by the government

To learn more about FHA loans, call 888.4545.0089 or visit [www.UMassFive.coop](http://www.UMassFive.coop).

**EQUAL HOUSING LENDER**

# Getting Started

Member Advantage Mortgage is here to make it easy for you to get started. Take the following steps:

1. If you have an internal or external graphic design resource - share the ZIP folder with them for any customizing. *\*Please follow all compliance rules and regulations.*
2. If you need our help customizing the assets for your credit union - download the JPGs or PDFs that fit your needs and click here to [email the MAM marketing team](#) to get the customization process started.



**Thank you!**



**MEMBER  
ADVANTAGE  
MORTGAGE**