



Dear Resident,

You are receiving this letter because you live in our community and we want to help you build wealth. We just launched a new \$1,000,000 program called **Yes! In Our Backyard** to help you buy your first home or refinance your existing home*.

We know many of our neighbors feel “stuck”. We’re here to help! We offer home loans with community-based down payment assistance programs, we’re waiving our fees and we’re partnering with community organizations to provide financial education including HUD certified first-time homebuyer workshops. See the reverse side for more information on **Yes! In Our Backyard** and take the following steps:

1. Visit our branch at 3275 NW 79th Street to meet with our welcoming staff; or
2. Visit our website at www.oneunited.com/Yes or call us at (877) One-United or (877) 663-8648 and provide your contact information and we will contact you; or
3. Contact one of our Community Supporters below and let them know you’re interested in **Yes! In Our Backyard!**

Yes! In Our Backyard is the sequel to our mural, *Thunder & Enlightening*, on the façade of our Miami office, and part of a series of commitments to our community. **We hope you take advantage of this opportunity today!**

Sincerely,

Teri Williams
President & Chief Operating Officer

Contact Community Supporter Nearest To You!

Experts Resource Community Center - 610 NW 183rd St #202, Miami Gardens, FL 33169 – Contact Eva Perez at (305) 652-7616
Haitian American CDC - 181 NE 82nd St #2, Miami, FL 33138 – Contact Marilyn Codio at (786) 230-3782
Housing Foundation Of America - 2400 N University Dr. #200, Hollywood, FL 33024 – Contact Sharon German at (954) 505-3160
Neighborhood Housing Services S. FL - 300 NW 12th Ave, Miami, FL 33128 – Contact Bill Seville at (305) 751-5511

*Loan qualifications apply.

3275 NW 79th Street, Miami, FL 33147 www.oneunited.com (877) 663-8648



YES! IN OUR BACKYARD!



WHAT

A community based initiative to change the lives of the residents and help build wealth.

The “backyard” of OneUnited Bank located at 3275 NW 79th St. Miami, FL 33147. Within the 79th Street Corridor residential neighborhood covering NW 62nd Street to NW 95th Street and NW 7th Ave. to NW 37th Ave. and all Miami-Dade County.

WHERE

September 1, 2015
for 12 months
or fulfillment
of commitment.

WHEN



HOW

OneUnited Bank commits \$1,000,000 to provide the following:

- Up to 10 first mortgage home loans under the UNITY Home Loan Program to First-time Homebuyers with a household income at or below 80% AMI or in census tracts at or below 80% AMI.*
- Partner with HUD certified organizations to provide financial education on four levels:
 - a) Homebuyer education
 - b) Down payment assistance
 - c) Budgeting for better living
 - d) Stewardship by Neighborhood Watch/Home Owners’ Association
- Free office space for non-profits and counseling agencies to deliver services and other information to support the curriculum listed above
- Seek to participate in the 2016 FHLB Program to provide down payment assistance.*
- Provide the Waive Program to waive fees such as credit report and appraisal fees until 12/31/15
- Monthly Pre-Qualification Sessions

* Loan qualifications apply.

WHY This initiative is the sequel to the mural, *Thunder & Enlightening*, on the façade of its Miami office, in a series of commitments by OneUnited Bank to the community in which it is located. This commitment is to heighten its role in putting an end to all forms of negative discrimination including the “Not In Our Back Yard” sentiment and creating truly equal opportunities for harmonious, thriving neighborhoods.



 **OneUnited Bank™**

3275 NW 79th Street, Miami, FL 33147 • www.oneunited.com
877-One-United or 877-663-8648

Each deposit is insured by or less \$250,000
FDIC 
Member FDIC

COMMUNITY SUPPORTERS



And...

- South Florida Board of Realtists
- Neighborhood Housing Services of South Florida

- Housing Foundation of America
- Expert Resource Community Center