



For full media kit, or more information, contact:
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FOR IMMEDIATE RELEASE

OneUnited Bank Offers New First Time Home Buyers Program

Offers up to \$11,200 towards down payment and closing costs!

(Miami, FL) July 16, 2012 – OneUnited Bank has partnered with the Federal Home Loan Bank of Boston’s Equity Builder Program to provide qualified first time home buyers with up to \$10,000 towards the purchase of a new home.

First time home buyers or home buyers who have not owned a home during the past three years may qualify for up to \$10,000 towards their down payment for owner occupied properties. In addition, OneUnited Bank is offering the **Economy Boost Program** and will credit at closing up to \$1,200 to cover fees for appraisal, credit report, and other closing costs.

“OneUnited is striving to help first time home buyers by providing down payment assistance towards the purchase of a new home,” states Kevin Cohee, Chairman & CEO of OneUnited Bank. “The Equity Builder Program is for home buyers who are looking to purchase an owner occupied single-family home (one to four units), townhouse or condo in Miami, Boston or Los Angeles.”

To learn more, contact Mary Figlioli at mfiglioli@oneunited.com or at (305) 835-1716. Limited funds are available, so it is important to act quickly.

To apply online for a home loan, please visit www.oneunited.com/homeloan.

About OneUnited Bank

OneUnited Bank (www.oneunited.com), a Minority Depository Institution (MDI) and a Community Development Financial Institution (CDFI), is a nine time recipient of the Bank Enterprise Award from the U.S. Department of Treasury due to its focus on community development lending. Its mission is to be the premier bank serving urban communities by promoting financial literacy and offering affordable financial services. OneUnited has grown through a combination of organic development and by acquiring community banks that share its mission, including Boston Bank of Commerce in Boston, Massachusetts, Founders National Bank and Family Savings Bank in Los Angeles, California, and Peoples National Bank of Commerce in Miami, Florida.

*For the Equity Builder Program: The offer applies to owner occupied properties and first time homebuyer only. A first time homebuyer is anyone that has not owned property in the last 3 years. Income must be 80 percent of the area median income, based on the location of the property. Other

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requirements apply. Offer only available while funds last and are offered on a first come, first serve basis, so apply today! For the Economy Boost up to \$1,200 for closing costs: OneUnited Bank will provide a credit up to \$1,200 at closing to cover costs for appraisal, credit report, processing, underwriting, loan documents, tax transcript, tax service, flood certification, and flood monitoring fees for an OneUnited Bank single family loan. Payment for these services may be requested upfront and reimbursed or credited at closing. This promotion is valid for applications received prior to September 30, 2012 to finance the purchase or refinance of an existing single family home or condo in OneUnited Bank's lending areas in California, Florida and Massachusetts. One offer per family. Loan and credit qualifications apply. Please check with our representatives for our current annual percentage rate and other detailed information.

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