

United Community Expands Access to Homeownership with Up to \$10,000 in Down Payment Assistance

GREENVILLE, SC, UNITED STATES, August 12, 2025 /EINPresswire.com/ -- United Community is strengthening its commitment for a path to homeownership through expanded down payment assistance and grant offerings, highlighted by a bank-funded program that provides up to \$10,000 in down payment support for qualified homebuyers.



This investment builds on the bank's long-standing focus on Community Reinvestment Act (CRA) lending and education and introduces new tools aimed at reducing some of the most common financial barriers to buying a home.

"At United, we believe that homeownership is one of the most powerful ways to build long-term financial stability," said Mortgage President Mike Davies. "These expanded programs reflect our commitment to making that dream more accessible, especially for families in communities that have historically been underserved."

In addition to the United Community Down Payment Assistance program, United has recently launched the Equity Access Grant, which offers up to \$4,500 to help cover closing costs or other final expenses that may stand in the way of a loan closing. The bank is also continuing to grow its PATH (Possibilities Achieved Through Homeownership) loan, a 30-year fixed rate mortgage that eliminates private mortgage insurance (PMI) for qualifying borrowers, including those purchasing in designated areas within United's footprint or earning less than 80% of the area median income.

These efforts are supported by a dedicated team of CRA Mortgage Loan Originators who work one-on-one with customers to guide them through the mortgage process and help them navigate affordable loan products and financial support options.

United Community's expanded housing programs are available throughout its Southeastern footprint and are designed to empower more individuals and families to build generational

wealth through homeownership.

About United Community Banks, Inc.

United Community Banks, Inc. (NYSE: UCB) is the financial holding company for United Community, a top 100 U.S. financial institution committed to building stronger communities and improving the financial health and well-being of its customers. United Community offers a full range of banking, mortgage and wealth management services. As of June 30, 2025, United Community Banks, Inc. had \$28.1 billion in assets and operated 200 offices across Alabama, Florida, Georgia, North Carolina, South Carolina and Tennessee. The company also manages a nationally recognized SBA lending franchise and a national equipment finance subsidiary, extending its reach to businesses across the country. United is an 11-time winner of J.D. Power's award for highest customer satisfaction among consumer banks in the Southeast and was named the most trusted bank in the region in 2025. The company has also been recognized eight consecutive years by American Banker as one of the "Best Banks to Work For." In commercial banking, United earned five 2025 Greenwich Best Brand awards, including national honors for middle market satisfaction. Forbes has consistently named United among the World's Best and America's Best Banks. Learn more at ucbi.com.

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