

Flexible Financing Options

Flexible financing for a variety of borrowing needs



Let Atlantic Union Bank help you with your upcoming real estate purchase or use the equity in your current home to provide the funds you need. We offer flexible financing solutions to meet our customers' borrowing needs.

Upcoming home purchase or refinance?

In many cases, we can provide second mortgage financing up to 95% loan-to-value.*

Lot Loans

We can lend up to 75% of the value of Improved Lots and 65% on Unimproved Lots.* We offer flexible repayment terms to meet your individual borrowing needs.

Improved lots are available up to 25 acres and are subject to the following: all public utilities available (including water/sewer), or if no public water/sewer, an installed well combined with an approved PERC test.

Bridge Loans

Our bridge loan program offers short-term financing to help you purchase a new property while your existing home is on the market.*

Already own your home?

Leverage the equity in your home for extra cash to make home improvements, pay bills—whatever you need. Whether you are looking for a fixed rate loan or a revolving line of credit, Union's Home Equity Loans and Home Equity Lines of Credit are available up to 90% loan-to-value.*

*Subject to credit approval. Loan program terms and conditions are subject to change. In most instances, a minimum credit score is required to qualify. A full appraisal of the collateral property may be required. Lot loans are available in Virginia, Maryland and North Carolina. Value refers to the purchase price of the property or the appraisal, whichever is less. Other restrictions may apply. Atlantic Union Bank NMLS ID # 551889.

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