SALUTING THOSE WHO SERVED

ZERO-DOWN PAYMENT

FOR QUALIFYING U.S. VETERANS

Thank you for your service.
We're proud to help you
find a place to call home.

ZERO DOWN.
BUILT FOR HEROES.

Qualifying U.S. Veterans Receive Zero-Down Payment on New and Pre-Owned Homes Sold by UMH Sales and Finance, Inc. Promotion applies to All Homes Sold Through and Including December 31, 2026. Only Valid on Homes Financed with UMH's Triad COP Loan Program. All Purchasers Must First Be Approved for Residency in a UMH Community. Effective 6/26/2026. Promotion is Subject to Change. Terms and Conditions Apply.

ELIGIBILITY

For Service Members:
If you've served for at least 90 continuous days (all at once, without a break in service), you meet the minimum active-duty service requirement.

For Veterans
You meet the minimum active-duty service requirement if you served for:
- At least 24 continuous months, or
- The full period (at least 90 days) for which you were called or ordered to active duty, or
- At least 90 days if you were discharged under a qualifying exception (check the qualifying exceptions below), or
- Less than 90 days if you were discharged for a service-connected disability

Qualifying Exceptions:
You must have been discharged under one of these exceptions:
- Hardship, or
- The convenience of the government (you must have served at least 20 months of a 2-year enlistment), or
- Early out (you must have served 21 months of a 2-year enlistment), or
- Involuntary reduction in force, or
- Medical conditions, or
- A service-connected disability (a disability related to your military service)

PROOF OF ELIGIBILITY

For Service Members:
Only one of the following documents is required as valid proof of current service;
- **Military ID Card (CAC/DD Form 2):** The standard Common Access Card (CAC) or Uniformed Services Identification card is the most widely recognized form of identification to access base facilities and military discounts.
- **Leave and Earnings Statement (LES):** This monthly pay stub contains up-to-date details on your current rank, branch, base, and pay.
- **Statement of Service (SOS):** An official, signed letter on military command letterhead that verifies an active-duty member's current status, entry date, projected end date, and good standing. It is most frequently used for VA mortgage loans and civilian job verifications.
- **Current Orders:** Permanent Change of Station (PCS) or deployment orders document a service member's current assignments and duty status.
- **Enlistment/Commissioning Contract:** Documentation like the DD Form 4 outlines the initial terms of active-duty obligation.

For Veterans:
The primary accepted document as valid proof of service shall be the **DD214 (*Certificate of Release or Discharge from Active Duty*).**

***Other documents can also serve as valid proof of service:*
- **Veterans Health Identification Card (VHIC):** Issued by the VA after enrollment in the VA healthcare system.
- **Veteran Designation on Driver's License/State ID:** Many states issue state-issued IDs marked with a "VETERAN" or "VET" indicator.
- **VA Benefit/Eligibility Letter:** An official letter from the Department of Veterans Affairs confirming veteran status or disability status.
- **Veterans Identification Card (VIC):** A physical photo ID issued by the VA (available for veterans who served honorably).
- **National Guard or Reserve Documents:** NGB Form 22 (Report of Separation and Record of Service) or Reserve Separation Orders.
- **Honorable Discharge Certificate:** Often provided upon separation from the military.
- **Official Military Personnel File (OMPF):** A comprehensive file containing your complete service history.

Income qualifications and all other credit guides pursuant to Exhibit C: Credit Guidelines.