



# CONVENTIONAL FNMA / FHLMC

## Borrower Friendly Conventional Programs

### PROGRAM HIGHLIGHTS

- LTV to 97%
- HomeReady and HomePossible available
- Property Inspection Waiver per DU
- Qualify with only W2 Income
- 1year tax returns per DU or LP feedback
- Max DTI per DU and LP
- Blended ratios with non-occupant co-borrower
- Manufactured home included in eligible property types
- Transferred appraisal OK
- ARMS Option Available

**Excellent pricing and flexible guidelines**  
for purchase and refinance loans.

