



# Fannie Mae's HOMEREDY LOAN PROGRAM

Down Payment Requirement  
as little as 3%

## PROGRAM HIGHLIGHTS

- Owner Occupied Primary Residences
- Purchase and Refinance
- Max 97% LTV, 1- unit, Fixed Rate
- Property Inspection Waiver per DU
- W2 Only Programs available
- 1 Year tax Returns per DU or LP Feedback
- Max DTI per DU and LP
- Blended Ratios with Non-Occupant Co-Borrower
- Transfer Appraisal Ok
- Follows Conforming Loan Limit Guidelines
- ARMs Option Available

HomeReady provides flexible funding for a downpayment and closing costs can come from multiple sources. Ideal for those with low income and limited cash for a down payment.

