

Reach More Clients  
with Fannie Mae's

# HOMEReady 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

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

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