REDUCE UPFRONT COSTS WITH FANNIE MAE'S

## HOMEREADY LOAN PROGRAM

Down Payment Requirement as Low as 3%



- Owner Occupied Primary Residences
- Purchase and Refinance
- Max 97% LTV, 1-unit, Fixed Rate
- Property Inspection Waver 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

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

