



REDUCE UPFRONT COSTS  
WITH FANNIE MAE'S

# HOMEREDY LOAN PROGRAM

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Down Payment Requirement  
as Low 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
- ARMs Option Available

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.