

95% LTV
FNMA
PROGRAMS
2 - 4 Units



2 - 4 Unit Properties to 95% LTV

FNMA has updated their LTV, CLTV ratios for 2-4 unit principal residences. Applies to Purchase and Limited Cash-Out Refinance programs. Does not apply to high balance programs and manufactured housing.

PROGRAM HIGHLIGHTS FOR 2 - 4 UNITS

- **NEW** 2 Units up to 95% (up from 85%)
- **NEW** 3-4 Units up to 95% (up from 75%)
- Principal Residences Only
- Purchase and Limited Cash-Out Refinance Programs
- Available with Standard Fixed Rate and ARM Programs
- Available with the FNMA HomeReady® Program
- Approval Eligible in DU/DO for AUS as of 11/18/23
- Does not apply to High Balance / Manufactured Housing

Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.

(833) 421-8870

TLP@GoLendingPros.com

GoLendingPros.com

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