

# CONVENTIONAL FNMA/ FHLMC

Purchase and Refinance  
Programs

## PROGRAM HIGHLIGHTS

- LTV to 97%
- 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
- Manufactured homes included in eligible property types, FNMA Only
- Transferred appraisal OK
- HomeReady and HomePossible available



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