



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

## **HOMEREADY 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

## 2-1 BUYDOWN ON FANNIE & FHA\* HIGHLIGHTS

- · 30 year Fixed Rate Mortgages
- · Primary Residences only
- Single Family Residences, PUD and Condos
- . FNMA and FHA only No DPA allowed
- Purchase Transactions only

\*Not available for Manually underwritten loans on FHA. LendingPros is not affiliated with or acting on behalf of or at the direction of Federal Housing Administration, or the Federal Government.



TLP@GoLendingPros.com

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