

## **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
- ARMs Option Available

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