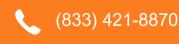




PROGRAM HIGHLIGHTS

- 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 downpayment and closing costs can come from multiple sources. Ideal borrowers include those with low income and limited cash for a down payment. Excellent pricing and flexible guidelines.



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