



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 Waver per DU
- . W2 Only Programs available
- . 1 year tax returns per DU or LP feedback

2-ONE 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.

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