

EXPAND YOUR MARKET REACH WITH FANNIE MAE'S HOMEREDY LOAN PROGRAM

Down Payment Requirement as little as 3%

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

HomeReady provides flexible funding for a down payment 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.



Intended for use by real estate and lending professionals only and not for distribution to consumers.

LendingPros, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 833.421.8870 | LendingPros is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Underwriting terms and conditions apply and not all applicants will qualify. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2026.

Revised 04.13.26

