

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

2-1 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
- Term: 24 months (2-1)

*Not available for Manually underwritten loans on FHA
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