



# FNMA HOME Ready Mortgage Program

Built for Today's Home Buyers

## Is a HOME Ready Mortgage Right for You?



### **EXTENDED HOUSEHOLD MEMBERS MAY HELP YOU QUALIFY**

If your household includes members who will not be included on the mortgage—such as relatives or roommates—their income may help you qualify.



### **OTHERS WHO DO NOT LIVE IN THE HOME CAN JOIN YOU ON THE MORTGAGE**

Co-borrowers on a HomeReady mortgage are not required to live in the home, so relatives or other individuals may assist you with your home purchase.



### **DOWN PAYMENTS AS LOW AS 3%**

Ideal for home buyers who cannot afford to make a large down payment. 30 year fixed-rate mortgages available.



### **HOMEOWNERSHIP EDUCATION TO HELP YOU SUCCEED**

Convenient online education that prepares you to buy and own a home for the long run.

- All loans are subject to credit approval.
- No minimum borrower contribution on 1 unit properties.
- Property must be borrower's primary residence at time of closing.
- Possible income limitations.

- Reduced Mortgage Insurance at 97% Loan to Value (LTV).
  - Standard Mortgage Insurance (MI) coverage for 90% or less LTV.
- Information provided by HOME Ready, a trademark of Fannie Mae.  
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