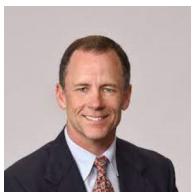




HomeReady™ by Fannie Mae

HomeReady™ by Fannie Mae is a low down payment mortgage product designed for creditworthy, low- to moderate-income borrowers, with expanded eligibility for financing homes in low-income communities.

Contact us to answer any questions you may have about buying a home.



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Borrower Benefits: Accessible and Sustainable Financing

- **Low down payment.** Up to 97% financing for purchase of a primary residence (1-unit properties).
- **Flexible sources of funds** can be used for the down payment and closing costs with no minimum contribution required from the borrower's own funds (1-unit properties).
- **Boarder income and rental income** may be eligible. Please contact your mortgage consultant for more information.¹
- **Lower than standard MI coverage requirements** for loans with loan-to-values (LTV) greater than 90%, up to 97%.
- **Homeownership education** helps buyers get ready to buy a home and be prepared for the responsibilities of homeownership. The required training offers an easy-to-use, online course provided by Framework.

HomeReady™ is a trademark of Fannie Mae.

1. Contact your mortgage consultant for details. Other terms, conditions, and requirements may apply.

PROSPERITY
HOME MORTGAGE, LLC

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