

HomeReady®

3% Down Payment



Are You Ready?

The HomeReady® loan from Fannie Mae allows for reduced mortgage insurance, as little as a 3% down payment, a 3% allowable seller concession towards closing costs, allows for “less than perfect” credit, and requires some very helpful homebuyer education prior to closing. You may be more prepared to buy than you think you are.

Guidelines & Benefits

- Minimum FICO score of 620.
- A down payment as low as 3%.
- Flexible source of down payment.
- Gift funds acceptable.
- Extremely competitive rates.
- Cancelable Mortgage Insurance vs. FHA Life of Loan.



Talk to a lender



Check your Credit Report



Establish a down payment



Shop for your home



Close your loan



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Member
FDIC



Contact us today for a
free consultation and
loan pre-qualification.

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