

# CONVENTIONAL FINANCING

*with only 3% down!*

**Fannie Mae's HomeReady®** program makes it possible to buy a home with just 3% down while enjoying the benefits of conventional financing.



## PROGRAM HIGHLIGHTS

- **Low Down Payment** – Just **3% down** on a 1-unit primary residence
- **Flexible Financing** – Purchase or rate & term refinance (no cash-out)
- **Eligible Properties** – Single-family homes, condos, and certain PUDs
- **Up to 97% Loan-to-Value (LTV)** financing available
- **Combine with Renovation** – May be paired with HomeStyle® Renovation



## WHO QUALIFIES

- **First-time or Repeat Buyers** – Not limited to first-time buyers
- **Primary Residence Only** – At least one borrower must live in the home
- **Income Limits** – Household income must be at or below **80% of the Area Median Income (AMI)** (exceptions in some high-cost or targeted areas)
- **No minimum credit score**; full financial profile considered\*
- **Education Requirement** – If all borrowers are first-time buyers, at least one must complete a homeownership education course



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