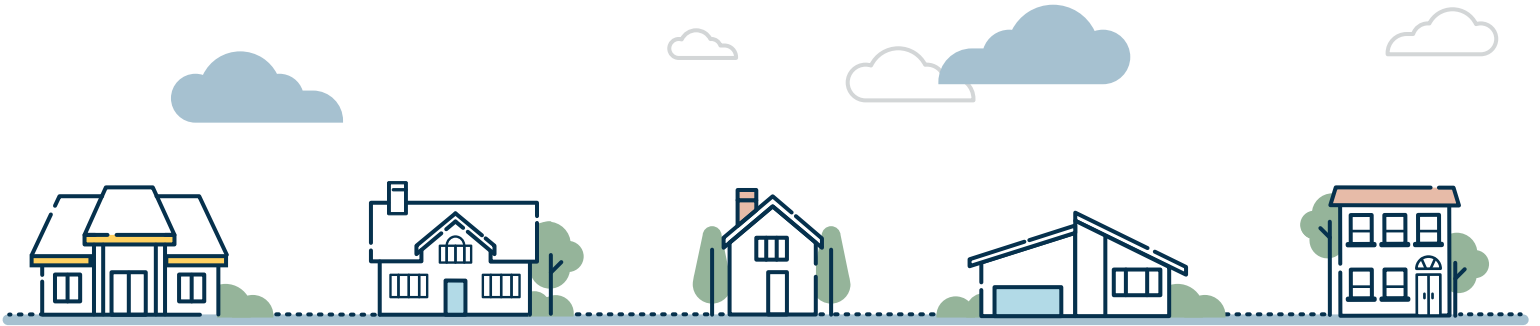


HomeReady[®] at a glance

America's households are changing, and the challenges facing today's borrowers require a different mortgage product.



Creditworthy low-income borrowers may qualify if they meet the following:*

620
minimum
credit score

As low as
3%
down

No more than
50%
debt
- to -
income

Down payment can be from multiple sources:

- Community Seconds[®]
- Gift funds
- Grants
- Sweat equity
- Cash-on-hand

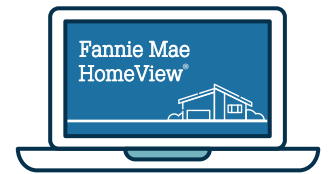


Set up borrowers for long-term success with:

Mortgage insurance that may be canceled **once the borrower's equity reaches 20%**, resulting in additional savings.



Fannie Mae HomeView[®] is our convenient online course that educates borrowers along their homeownership journey.



Homeownership can be a reality for more people with **HomeReady from Fannie Mae.**

