

HomeReady Conventional Mortgage

The HomeReady is crafted to assist low-to-moderate income borrowers in achieving homeownership with ease. Whether you're a first-time buyer or seeking to refinance, HomeReady® offers a suite of benefits tailored to your needs.

- **❖ Minimum Credit Score: 620**
- ❖ Reduced Interest Rates
- Income Limits: Must not exceed 80% of the area's median income
- Available Nationwide
- \$2,500 credit for eligible lowincome first-time buyers
- ❖ 3% minimum down payment
- 1-4 Unit properties
- ❖ Reduced and cancellable MI

