

# YOU THINK IT'S IMPOSSIBLE? THINK AGAIN!

CONTACT ME TODAY TO FIND OUT HOW A NEW HOME MAY BE POSSIBLE FOR YOU

## FREDDIE MAC HOME POSSIBLE® AND HOME POSSIBLE ADVANTAGE<sup>SM</sup>

Home Possible mortgages offer home financing options for low- and moderate-income borrowers looking for low down payments and flexible sources of funds. Home Possible Advantage mortgages offer more flexibility for maximum financing. This offering adopts the responsible and affordable flexibilities of Home Possible, but with additional requirements.

### WHAT MAKES THEM DIFFERENT

CHOOSE THE OPTION THAT IS RIGHT FOR YOU!

**HOME POSSIBLE:** 1-4 unit SFR | Condo | PUD | Maximum 95% LTV/CLTV/HCLTV

**HOME POSSIBLE ADVANTAGE:** 1-unit SFR | Condo | PUD  
Maximum 97% LTV/105% CLTV Secondary financing must be an Affordable Second®(and the Affordable Second may not be a HELOC).

## PROGRAM REQUIREMENTS

OTHER IMPORTANT INFORMATION YOU NEED TO KNOW!

**OCCUPANCY:** Primary Residence | **LOAN PURPOSE:** Purchase or Rate/Term Refinance  
**LOAN TERM:** 30-year fixed | **CREDIT SCORE:** Minimum 620. The borrower's credit reputation is acceptable as determined by Loan Prospector® | **BORROWER REQUIREMENTS:** Borrowers do not need to be first-time homebuyers, however they may not have any individual or joint ownership interest in any other residential properties as of the Note Date. | **HOMEOWNERSHIP EDUCATION:** Homeownership education required on purchase transactions where all borrowers are first time homebuyers. Landlord education is required on Home Possible 2-4 unit purchase transactions. **INCOME LIMITS:** Borrowers' annual income may not exceed 100% of the area median income limits (or a higher percentage in designated high cost areas). No income limits apply if the property is located in an Underserved Area. Loan Prospector will determine the income eligibility of the Mortgage. **MORTGAGE INSURANCE:** >95% to 97% LTV (Home Possible Advantage only): 18% | >90% to 95% LTV: 16% | >85% to 90% LTV: 12% | >80% to 85% LTV: 6%.



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