



# FNMA HOME Ready Mortgage Program

Built for Today's Home Buyers

## Is a HOME Ready Mortgage Right for You?



### **EXTENDED HOUSEHOLD MEMBERS MAY HELP YOU QUALIFY**

If your household includes members who will not be included on the mortgage—such as relatives or roommates—their income may help you qualify.



### **OTHERS WHO DO NOT LIVE IN THE HOME CAN JOIN YOU ON THE MORTGAGE**

Co-borrowers on a HomeReady mortgage are not required to live in the home, so relatives or other individuals may assist you with your home purchase.



### **DOWN PAYMENTS AS LOW AS 3%**

Ideal for home buyers who cannot afford to make a large down payment. 30 year fixed-rate mortgages available.



### **HOMEOWNERSHIP EDUCATION TO HELP YOU SUCCEED**

Convenient online education that prepares you to buy and own a home for the long run.

- All loans are subject to credit approval.
- No minimum borrower contribution on 1 unit properties.
- Property must be borrower's primary residence at time of closing.
- Possible income limitations.

- Reduced Mortgage Insurance at 97% Loan to Value (LTV).
  - Standard Mortgage Insurance (MI) coverage for 90% or less LTV.
- Information provided by HOME Ready, a trademark of Fannie Mae. MKT.2019.014.01*



Trident Mortgage Company LP is licensed by the Pennsylvania Department of Banking and Securities as a Mortgage Lender. Licensed by the New Jersey Department of Banking and Insurance. Licensed lender, Office of the Delaware State Bank Commissioner. All loans subject to credit approval. Trident Mortgage Company LP NMLS ID: 111942

Talk to  **Trident Mortgage Company** for Full Details



Ruth Falcone

Office: (610) 831-8112

Email: [ruth.falcone@tridentmortgage.com](mailto:ruth.falcone@tridentmortgage.com)

201 Second Ave, 102, Collegeville, PA 19426

<https://tridentmortgage.com/ruthfalcone>

NMLS # 137201