

Think homeownership is out of reach?

Let's talk.

You might have modest savings, but you also have big dreams of homeownership. Luckily, there's HomeReady® mortgage, designed to be:

Affordable

Thanks to features like a down payment option as low as 3%¹ and cancellable mortgage insurance,² HomeReady can help you make the move from renting to owning.

Accessible

Various forms of income can be used to fulfill your down payment and closing costs — including cash on hand, gifts, grants, and Community Seconds® assistance. Plus, there are no minimum personal funds required.

Flexible

Modern homebuyers have unique needs. That's why HomeReady accepts co-borrowers not living in the household and considers income from boarders and renters.

Sustainable

HomeReady accepts [Fannie Mae HomeView®](#), our online homeownership education course that provides a 360-degree perspective on the homebuying process. Learn from tips on saving for a down payment, making an informed offer, finding a reliable housing counselor, and much more.

¹97% LTV can use any fixed-rate term (10-, 15-, 20-, 30-year).

²Restrictions apply.

If you have questions about HomeReady,
please contact 1-800-2FANNIE.