



# GREAT ALTERNATIVES TO GOVERNMENT LOANS!

YOU ALWAYS HAVE A CHOICE WITH HOMEReady® AND HOME POSSIBLE®

- As little as 3% down
- Starting at a 620 score
- Lower cost monthly mortgage insurance (can be cancelled below 80% LTV or automatically cancels at 78% LTV)
- No minimum borrower contributions
- Down Payment funds can be a gift or grant
- Do not need to be a first time home buyer
- Non-occupying borrowers allowed as long as at least one borrower occupies the property as a primary residence
- Boarder Income allowed
- Borrower(s) can own one other financed property
- Agency LLPA's waived with >80% with 680+ score for better pricing
- AUS Determines Reserve Requirements

Both HomeReady® and Home Possible® borrowers are subject to income limits.

HomeReady®: <https://ami-lookup-tool.fanniemae.com/amilookuptool/>

Home Possible®: <https://sf.freddiemac.com/working-with-us/affordable-lending/home-possible-eligibility-map>

Please contact your **Account Executive** for details.  
Call us today **800.467.3032** or visit us at **ghmc.com**



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