



508 W 800 N, Orem, UT 84057
855-463-2630
fcmtpo.com

GREAT ALTERNATIVES TO GOVERNMENT LOANS!

You always have a choice with
HomeReady® and HomePossible®.



Both HomeReady® and Home Possible® borrowers are subject to income limits. Click links below for current income limits:

[HomeReady®](#)

[Home Possible®](#)

Please contact your **Account Executive** for details. Call us today **855.463.2630** or visit us at **fcmtpo.com**

- 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