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®

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



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

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