

Team Up With Fannie Mae's HomePath®

The Fannie Mae HomePath® program provides financing for properties owned by Fannie Mae as a result of action such as foreclosure or a deed-in-lieu



HomePath® is a fixed-rate, fully amortizing loan program which offers low down payment options. Call anytime for more information.

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Highlights of the HomePath® Program Include;

- Available for Owner-Occupied, 2nd Home, and Investment transactions
- No Mortgage Insurance required
- No Appraisal required - LTV calculated from Fannie Mae sales price
- Up to 6% seller contributions allowed
- Fannie Mae must designate a property as eligible for a HomePath Mortgage
- Minimum credit score starting at 660
- FLEX guidelines allow 3% down-payment funded by borrower, gift, grant, loan from non-profit, state or local government, or employer
- Available for Conforming High Balance loan limits
- Standard Conforming Limits:
 - Owner occupied FLEX to 97%
 - Owner occupied to 95% LTV
 - 2nd home to 90% LTV
 - Investment to 85% LTV
- High Balance Limits:
 - Owner occupied to 90% LTV
 - 2nd home & Investment to 65% LTV

