

A mortgage designed to help you affordably sustain your mortgage payments for the long term, so your home can also be an investment for the future! HomeReady offers flexible options not found in other mortgages and may help you afford a home sooner. With down payment options as little as 3% and the ability to pool resources from all members of your household, qualifying for a home is now easier than you may think!



HOMEOWNERSHIP EDUCATION TO HELP

Convenient online education that prepares you to buy a home and own a home for the long run.

DOWN PAYMENTS AS LOW AS 3%

Ideal for homebuyers who cannot afford a large down payment.



ABILITY TO USE GIFTS

Certain funds received as a gift from relatives can be used towards a down payment and closing costs!



OTHERS CAN JOIN IN

Co-borrowers on a HomeReady mortgage are not required to live in the home, so relatives or other individuals may assist in payments.

*Income limits may apply. HomeReady is a trademark of Fannie Mae.



