



Why Rent? Own a Home For as Little as 3% Down!

A new home is now within reach! Just put 3% down!

Think you need 20% down to get a conventional loan? We've got great news. The Home Possible® and HomeReady® programs by Freddie Mac and Fannie Mae allow first-time and repeat home buyers to **get into a new home with as little as 3% down**. A little savings goes a long way.

Valuable Advantages

If your income is below the area median income (AMI) or you live in an underserved area, you can put just 3% down on a home. Based on your income, HomeReady clients can also receive a \$1,500 credit toward their closing costs.

More Good News

When you choose a Home Possible or HomeReady mortgage, your mortgage insurance can be canceled after your loan balance drops below 80% of your home's appraised value. That helps reduce your monthly mortgage payment and could mean more money in your pocket.

Find out if HomeReady or Home Possible is the right choice for you. Reach out today! We're here to answer your questions.



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Choice¹ Mortgage

HomeReady clients with income less than or equal to 80% of the area median income will receive a \$1,500 closing credit. Home Possible clients with income less than or equal to 80% of the area median income will receive a closing credit equal to 1% of their total loan amount. Home Possible clients with income less than or equal to 50% of the area median income will receive a closing credit equal to 2% of their total loan amount. These offers are available on 30-year fixed conventional products only. Loan-to-value ratio cannot exceed 97%. Some state and county maximum loan limit restrictions may apply. Additional conditions/exclusions may apply.

