



## Selling Notice

**June 20, 2017**

### **HomeReady® Income Limits 2017**

Area Median Income estimates (AMIs) are provided to Fannie Mae by our regulator, the Federal Housing Finance Agency. These AMIs are used in determining borrower eligibility for HomeReady mortgage loans.

On July 8, the 2017 HomeReady income limits will be implemented in Desktop Underwriter® (DU®) and published on our [website](#) for use with manually underwritten loans. DU will apply the 2017 limits to new DU loan casefiles created on or after July 8, 2017. Loan casefiles created prior to July 8 will continue to use the 2016 limits. For manually underwritten HomeReady loans, lenders are encouraged to use the 2017 limits immediately, but are required to use them for loans with application dates on or after August 1, 2017.

Note that the AMI data in DU and on our website may differ from the median income estimates posted on the U.S. Department of Housing and Urban Development's website.