

Get savvy about homeownership. Framework[®] makes it easy.

Buying or refinancing a home can be an intimidating process, whether you're searching for the right house or deciding on financing options with your lender. That's why HomeReady[®] mortgage uses Framework as its designated resource to prepare and empower today's home buyers.

Framework offers an interactive online course to help you understand the home buying process and the essentials of homeownership. Even previous homeowners can benefit from this training as a valuable, up-to-date review.

How to build your homeownership expertise with Framework:

STEP 1

Go to homeready.frameworkhomeownership.org to access the Framework course.

STEP 2

Register and complete the course on a computer, tablet, or smart phone. You can save your progress and return at your convenience.

STEP 3

Print and give your lender a copy of the Framework certificate of completion and you're done!

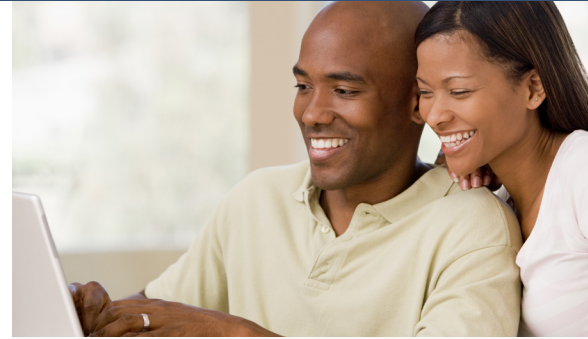
WHAT YOU'LL LEARN

- How much home you can afford
- How to choose the best loan
- How to lower your down payment
- What to include in your offer
- What happens at closing
- What pitfalls to avoid before and after closing

WHAT YOU NEED TO KNOW

- You can take the online course when it's convenient for you—all in just a few hours.
- Framework charges a one-time \$75 fee that HomeReady customers may recoup in less than 2 months, since a HomeReady mortgage payment (with a 3% down payment) averages **\$68 less per month*** than comparable conventional loans.
- Customer support is offered at 855-659-2267 to assist with course-related questions and to connect home buyers to professional homeownership advisors.

► Learn more at homeready.frameworkhomeownership.org



Home buyers love Framework.

"We liked that we could complete the course **in the comfort of our home** and when it fit our schedules. It's easy to complete and straightforward."

– David J.

"I have two jobs and it was nice for me to take it online because **I could work it around my schedule.**"

– Brittany H.

"The course was **easy to follow**, and it was nice to be able to go back and review sections that were important to me."

– Sheena P.

According to
Framework customer surveys,

91%

said they increased their knowledge of the home buying process and **4 out of 5** said they would recommend the course to a friend.

*Based on Fannie Mae analysis, in March 2016, of delivered HomeReady loans.