

Think homeownership is out of reach?

Let's talk.

You might have modest savings, but you also have big dreams of homeownership. Luckily, there's HomeReady® mortgage, designed to be:

Affordable:

Thanks to features like a down payment option as low as 3%* and cancellable mortgage insurance,** HomeReady can help you make the move from renting to owning.

Accessible:

Various forms of income can be used to fulfill your down payment and closing costs — including cash on hand, gifts, grants, and Community Seconds® assistance. Plus, there are no minimum personal funds required.

Flexible:

Modern homebuyers have unique needs. That's why HomeReady accepts co-borrowers not living in the household and considers income from boarders and renters.

Sustainable:

HomeReady uses Framework®, which offers an online education course providing guidance for long-term homeownership success. Learn from tips on choosing the best loan, budgeting for life, avoiding pitfalls, and much more.

Ask your lender if they offer HomeReady.