

Ask about our  
low down payment  
mortgage options!

**PROSPERITY**  
HOME MORTGAGE, LLC

Prosperity Home Mortgage, LLC  
is a participating lender in

# HomeReady™ by Fannie Mae

HomeReady™ by Fannie Mae is a low down payment mortgage product designed for creditworthy, low- to moderate-income borrowers, with expanded eligibility for financing homes in low-income communities.

## Borrower Benefits: Accessible and Sustainable Financing

- **Low down payment.** Up to 97% financing for purchase of a primary residence (1-unit properties).
- **Flexible sources of funds** can be used for the down payment and closing costs with no minimum contribution required from the borrower's own funds (1-unit properties).
- **Boarder income and rental income** may be eligible. Please contact your mortgage consultant for more information.<sup>1</sup>
- **Lower than standard MI coverage requirements** for loans with loan-to-values (LTV) greater than 90%, up to 97%.
- **Homeownership education** helps buyers get ready to buy a home and be prepared for the responsibilities of homeownership. The required training offers an easy-to-use, online course provided by Framework.

**Contact us for more  
information today!**

**(877) 275-1762**

**Customer.Support@phmloans.com**

**www.phmloans.com**

HomeReady™ is a trademark of Fannie Mae.

1. Contact your mortgage consultant for details. Other terms, conditions, and requirements may apply.

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