



Fannie Mae HomeReady® Mortgage

Home ownership made easy.

Buying a home doesn't have to be complicated. We offer a range of affordable mortgage solutions to meet your home-buying needs. From our initial meeting to the closing, we'll be with you every step of the way.

The Fannie Mae HomeReady Mortgage offers:

- Loan-to-value (LTV) up to 97% on purchase transactions
- A combined loan-to-value (CLTV) up to 105% of purchase price is permitted with approved community grants
- Must be income qualified; income restrictions are waived in some census tracts¹
- Available on 1-4 unit primary owner-occupied residences and warrantable single-unit condos and PUDs
- Available on purchase and rate/term refinance transactions²
- Gifts, grants, and community seconds are permitted as sources of funds for down payment and closing costs

Mortgage solutions you can depend on.

There is so much more to the mortgage business than crunching numbers and calculating interest rates. It's about helping people realize their dreams. Use the red key to tap into our knowledge, ability, and dedication.

Call me today to learn more about all our mortgage solutions or go to key.com/mortgage.

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 Loan Officer
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 NMLS#353726



Get rewarded for financing your home.

You can earn 50,000 KeyBank Relationship Rewards^{®3} points with a new KeyBank mortgage. Ask us how.

NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. Information and offer are subject to change without notice. All loans are subject to credit and collateral approval. Not all loans or products are available in all states.

¹ No income limitations on low-income census tracts, is 100% of Area Median Income (AMI) in high minority census tracts or designated disaster areas, and less than 80% of AMI in all other census tracts.

² Cash-out refinances not permitted.

³ A KeyBank checking account enrolled in KeyBank Relationship Rewards prior to loan closing is required to qualify for points. There may be an annual fee for the KeyBank Relationship Rewards program based on the type of checking account enrolled. For full details, refer to the Consumer Agreements and Disclosures for the KeyBank Rewards Program Terms and Conditions available at key.com/rewards.