

HOMEReady Mortgage Program

Built for today's home buyers



IS A HOMEReady MORTGAGE RIGHT FOR YOU?



EXTENDED HOUSEHOLD MEMBERS MAY HELP YOU QUALIFY

If your household includes members who will not be included on the mortgage — such as relatives or roommates — their income may help you qualify.



OTHERS WHO DO NOT LIVE IN THE HOME CAN JOIN YOU ON THE MORTGAGE

Co-borrowers on a HomeReady mortgage are not required to live in the home, so relatives or other individuals may assist you with your home purchase.



DOWN PAYMENTS AS LOW AS 3%

Ideal for home buyers who cannot afford to make a large down payment.
30 year fixed-rate mortgages available.



HOMEOWNERSHIP EDUCATION TO HELP YOU SUCCEED

Convenient online education that prepares you to buy a home and own a home for the long run.

All loans are subject to credit approval.

No minimum borrower contribution on 1 unit properties.

Property must be borrower's primary residence at time of closing.

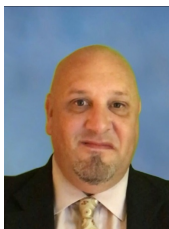
Possible income limitations.

25% Mortgage Insurance (MI) coverage for 90.01— 97% Loan To Value (LTV).

Standard MI coverage for 90% or less LTV.

Information provided by HOMEReady, a trademark of Fannie Mae.

== TALK TO YOUR TRIDENT MORTGAGE CONSULTANT FOR FULL DETAILS ==



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