

## RENOVATION PRODUCTS

- Fannie Mae HomeStyle<sup>®</sup> and HomeReady<sup>®</sup>HomeStyle<sup>®</sup>
- Freddie Mac CHOICERenovation<sup>®</sup>, HomePossible<sup>®</sup> CHOICERenovation<sup>®</sup> and ChoiceReno eXpress<sup>®</sup>
- FHA 203(k) – Standard and Limited
- VA Alterations and Repairs

## LOCK OPTIONS

- Best Effort Commitment
- Mandatory Commitment including AOT
- Lock & Shop
  - Lock TBD with ZIP Code
  - No upfront fees
- Long Term Rate Lock Commitment
  - Up to 180, 270, or 360 days
  - 1% upfront fee at lock, refunded at purchase
- Temporary Buydowns
  - FHA, VA 3/2/1, 2/1 and 1/0 terms
  - FNMA, FHLMC and USDA 2/1 and 1/0 terms

## FREDDIE MAC

- Refi Possible<sup>®</sup>
- HomeOne<sup>®</sup>
- Home Possible<sup>®</sup>
- Texas Cash-Out
- Conventional LPMI Available
- Manufactured Homes
- eNote Purchasing

## FANNIE MAE

- RefiNow<sup>™</sup>
- HomeReady<sup>®</sup>
- MH Advantage<sup>®</sup>
- Texas Cash-Out
- Conventional LPMI Available
- Manufactured Homes
- eNote Purchasing

## FHA

- Conforming and High Balance
- Manual Underwrites
- HUD REO
  - \$100 Down
  - Good Neighbor Next Door
- Manufactured Homes
- FHA 203(h)
- eNote Purchasing

## VA

- Conforming and High Balance to \$1.5M
- Interest Rate Reduction Refinance Loan
- Manufactured Homes
- Manual Underwrites
- eNote Purchasing

## USDA

- Purchase, Non-Streamline Refi
- Streamlined Refi
- Streamlined Assist Refi
- Manufactured Homes
- eNote Purchasing

## CO-ISSUE

- FNMA – SMP
- FHLMC – Freddie CIX
- GNMA – PIIT
- eNote Purchasing



**MAKE THE CONNECTION**

800-203-5719

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