

REPUBLIC

STATE MORTGAGE

"Building Relationships
One Home at a Time"

HOMEReady® mortgage



Built for today's home buyers.

Responding to the diverse needs of today's buyers with flexibilities not found with other conventional mortgage products.

Your home, your success.



EXTENDED HOUSEHOLDS MAY HELP YOU QUALIFY

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

OTHERS WHO DON'T 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.



LOW DOWN PAYMENT

Ideal for home buyers who can't afford to make a large down payment. Gift funds and grants can be used as down payments. Does not have to come from borrower's own funds.



REDUCED MORTGAGE INSURANCE



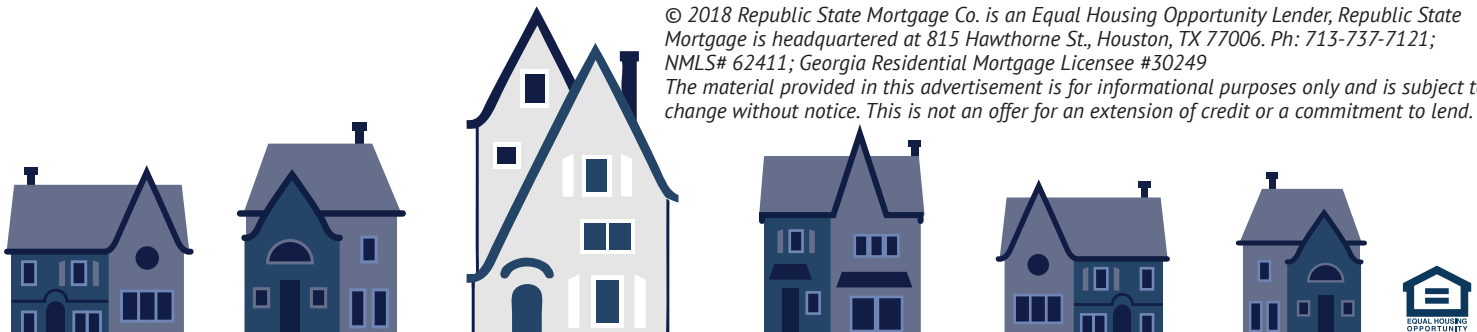
HOMEOWNERSHIP EDUCATION TO HELP YOU SUCCEED

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

* Income limits may apply...Visit MyHomeReady.com for details
See income eligibility maps and tools at www.fanniemae.com/homeready

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