

# HomePath

## Mortgage Financing With Only 3% Down



The real estate industry is buzzing about **HomePath**! Fannie Mae acquires homes through foreclosure. Buyers can finance these properties with only 3% down. HomePath rates are excellent. No appraisal required, nor is mortgage insurance!

### Benefits of **HomePath** Mortgage Financing:

- Low, 3% down payment can be made through a variety of resources:
  - Personal savings
  - Gift or grant
  - Loan from a nonprofit organization, state or local government, or employer
- Flexible mortgage terms (fixed-rate, adjustable-rate, or interest-only)
- Available to both owner occupants and investors
- You may qualify even if your credit is less than perfect
- Financing can fund both purchase and light renovation
- No appraisal required
- No mortgage insurance

### What kinds of properties are available in the Fannie Mae **HomePath** program?

- Single-family homes
- Condominiums
- Townhouses

All HomePath properties are owned by Fannie Mae. The number, types and sales prices of the homes that are offered for sale may vary.

### Where can I find **HomePath** properties for sale?

Fannie Mae uses local real estate professionals to prepare, maintain, and list the properties for sale. All HomePath properties are available online: [www.HomePath.com](http://www.HomePath.com)

### Can I Buy a House Directly from Fannie Mae?

Fannie Mae depends on the expertise of local real estate professionals and accepts offers only through listing agents. You may work with any real estate professional to submit an offer to the real estate agent who has listed the property.

If you are an investor interested in renovating a property, you may qualify for financing with a HomeStyle® Renovation Mortgage. For more information, contact Candy Buzan.

### Special Offers and Incentives on **HomePath** Properties

HomePath has ongoing special offers for buyers and agents such as assisted closing costs and selling agent bonuses. To view the current specials, visit:

[www.FannieMae.com/HomePath](http://www.FannieMae.com/HomePath)



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