

Home Ready Loans

- Maximum Loan-to-Value (LTV): 97%
- Minimum credit score: 640
- Maximum Combined Loan-to-Value (CLTV) 105% (Subordinate Financing)
- Grants, gifts, community, second liens allowed
- No minimum borrow down payment contribution
- Maximum loan amount for primary residences based on FHFA conforming loan limits
- 1 unit - 97% LTV (2 unit 85%, 3-4 unit 75%)
- 3% - 9% seller's assist allowed based on LTV
- 80% of area median income
- Homebuyer's education required

Contact me today!



Keturah Holley

Mortgage Consultant
NMLS # 1859597

1250 Braden Boulevard
Easton, PA 18040

Phone: (484) 207-0115
Cell: (484) 201-5358
keturah.holley@fddb.com



Scan the QR code
above to get
started!*

All loans are subject to credit approval.
*Standard message, data, ISP rates may apply.