



READY. SET. HOME.

Cornerstone Home Lending is dedicated to making homeownership dreams come true.
That's why we're proud to offer the HomeReady® Mortgage.



HOMEREDY HIGHLIGHTS

LOW DOWN PAYMENT — AS LITTLE AS 3% DOWN

Plus, HomeReady doesn't require a minimum contribution from the buyer's own funds for one-unit properties.

FLEXIBLE SOURCES FOR FUNDS

Gifts, grants, and cash-on-hand may be used towards down payment and closing costs.

EXTENDED HOUSEHOLD & RENTER/BOARDER INCOMES ALLOWED

Income from a roommate who won't be on the mortgage for the new home could help your buyer qualify. Rental income from an accessory dwelling (like a garage apartment) or boarder income may also be considered*.

CO-BORROWERS DON'T HAVE TO LIVE IN THE HOME

With a minimum 5% down payment, HomeReady lets co-borrowers (like parents) help buy a home, but doesn't require them to live in it.

CONVENTIONAL FINANCING WITH LOWER PMI

HomeReady requires lower than standard private mortgage insurance (PMI): 25% for 90.01% to 97% loan-to-value (LTV). The buyer may cancel PMI when their home equity hits 20%.

SIMPLE BORROWER INCOME ELIGIBILITY

HomeReady is available when purchasing or refinancing any single-family home, as long as the borrower meets the income limits of the property location.

- 80% of area median income

CONTACT OUR TEAM TO LEARN MORE

Let's help more homebuyers become homeowners!



BROOKE HUKILL

Senior Mortgage Advisor | NMLS ID# 893062

Direct: 405.896.5567

Brooke@hukillhomeloans.com



www.HukillHomeLoans.com

