



HOME *Is* POSSIBLE

CORNERSTONE MAKES IT EASY & AFFORDABLE

Break down the barriers to homeownership with the **Home Possible® Mortgage**. From lower down payment options and relaxed credit requirements to flexible sources of funds, Home Possible® can help more people secure their dream home.

LOW DOWN PAYMENT – AS LITTLE AS 3%

- Gifts, grants, cash on hand, and eligible Affordable Seconds® programs* can be used towards down payment and closing costs
- An eligible Affordable Seconds® program could cover up to 100% of the down payment*
- No minimum contribution required from the borrower's own funds (one-unit property only)

NO FIRST-TIME HOMEBUYER REQUIREMENT

- Available to ALL qualified buyers, move-up homeowners, retirees, and other borrowers who meet the program's credit and income requirements**

GOOD FOR A VARIETY OF TERMS & PROPERTIES

- Primary residence purchase of a one-to-four-unit property, planned unit development (PUD), condo, or one-unit manufactured home
- Fixed-rate mortgages for as low as 3% down (Up to 97% LTV***)
- Adjustable-rate mortgages for as low as 5% down (Up to 95% LTV)
- Allows up to 95% LTV for manufactured housing

CONTACT OUR TEAM TO GET STARTED!

RENEE GAUGLER

Loan Officer / NMLS 400368 / **D:** 406.551.4265 / **C:** 406.580.7397
rgaugler@houseloan.com / **www.ReneeGaugler.com**



Cornerstone Home Lending, Inc. 347 South Ferguson Avenue, Suite 4 / Bozeman, Montana 59718 / Company NMLS 2258 / AZ BK #0908763

*Up to 105% CLTV (Combined Loan-to-Value) with an Affordable Seconds® program when combined with a fixed-rate first mortgage. Eligible Affordable Seconds® providers include federal agencies; municipal, state, county, or local housing finance nonprofits; and regional federal home loan banks. The property seller or any other interested party to the transaction may not fund the affordable second lien. **Eligible borrower's income limit must not exceed 80% of the area median income (AMI), including low-income census tracts. ***LTV = Loan-to-Value. Home Possible® is a registered trademark of Freddie Mac. Not a commitment to lend. Borrower must meet qualification criteria. Equal Housing Opportunity.