Home Path

From Fannie Mae

What is a Home Path Loan?

Home Path is a loan offered by only by Fannie Mae on homes owned by Fannie Mae. Fannie Mae offers these homes for sale at a significant discount and has developed the Home Path loan to provide extremely attractive financing for the home buyer. This strategy helps provide great value to the home buyer, and thus Fannie Mae is able to sell the home faster.

HOW DO I QUALIFY?

- Up to 97% LTV Financing Owner Occupied with 660+ Credit Score
- Up to 90% LTV Financing, Second Home and Investment with 660+ Credit Score
- Up to 80% LTV, Owner Occupied, Second Home and Investor with 620+ Score
- First Time Home Buyers OK
- Down Payment can be from a gift, grant or loan from a non-profit organization, state or local government or employer
- Gifts from a family member are allowed

HOME PATH LOAN DETAILS

- No Mortgage Insurance regardless of LTV or property type
- No Appraisal Required
- 6% Seller Contributions Allowed
- 30, 25, 20, 15, and 10 Year Fixed Terms
- 10/1, 7/1, 5/1 and 3/1 ARMs
- No Income Limits
- No Geographical restrictions
- The home must be listed on www.HomePath.com and must have the Home Path Mortgage/Renovation Mortgage symbol as seen above

HOW DO I APPLY?

Go On-Line at www.CliftonServices.com

or

Call us at 888-681-0777

www.CliftonServices.com
670 N. Orlando Ave, Suite 101
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Clifton Financial Services, Inc is an Equal Housing Lender
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CO Disclosure: Check the license status of your mortgage loan originator at http://www.dora.state.co.us/real-estate/index.htm