

ENVOY'S HOME POSSIBLE!

Could an increase to maximum LTV/CLTV/HLTV for certain principle residence transactions help your clients finance their dream home? Envoy Mortgage is offering an additional 97% LTV option with our FHLMC Home Possible Advantage Program!



Program Highlights:

- Up to 97% Loan-to-Value
- Borrower can obtain 2nd lien to assist with down payment closing costs. Max CLTV is 105%.
- Minimum credit score 620
- 424,100 max loan amount
- One-unit principal residence only

- Purchase, Rate/Term available
- Income limits apply
- 100% Gift funds allowed
- 18% MI Coverage (Standard cover age is 35%)
- Borrower does not have to be a first-time homebuyer
- First-time homebuyers must complete Homebuyer Education



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