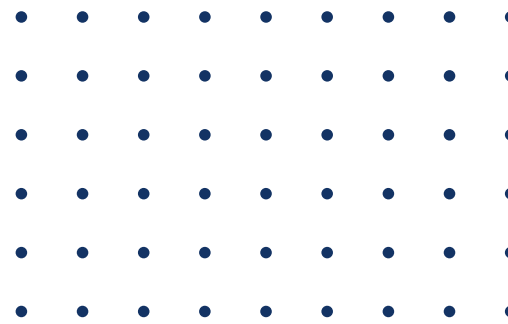


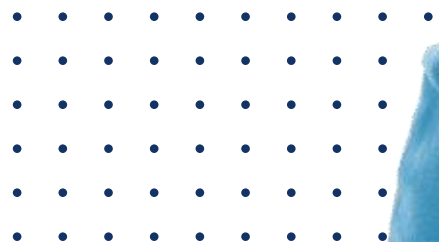


MLBWHOLESALE
Making Lives Better



Expanding Opportunities with Affordable Programs

HomeReady | HomePossible | HomeOne | RefiNow



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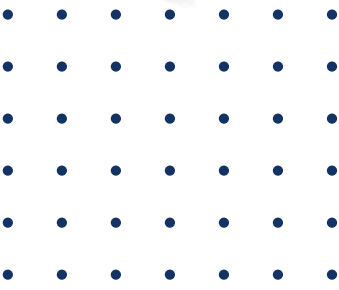
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Why These **Programs** Matter

- Expand your borrower pool
- Compete beyond rate
- Win more first-time buyers
- Strengthen referral relationships
- Create long-term partner loyalty





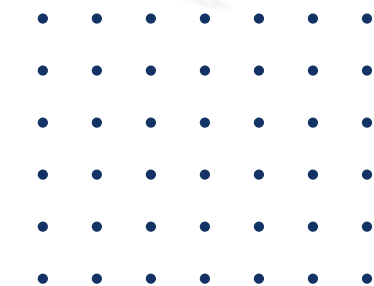
Program Snapshot

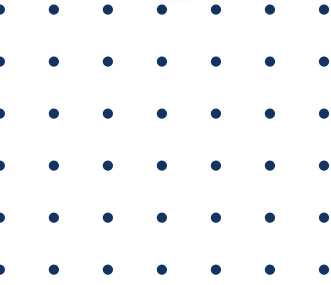
Program	Focus
Fannie Mae HomeReady	Low-Income + flexible income
Freddie Mac HomePossible	Low-income + affordability
Freddie Mac HomeOne	First Time Buyers, no income limits
Fannie Mae RefiNow	Lower-income refinance relief



Fannie Mae HomeReady

- Low-to-Moderate income borrowers
- 3% down payment
- Reduced MI coverage – 25% at 97% LTV
- Flexible income sources
- Ideal for multi-generational households

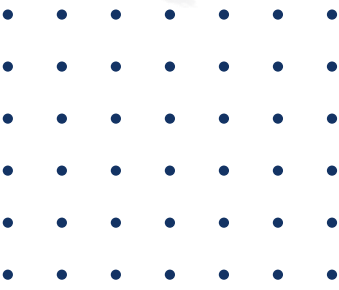




HomeReady **Key Features**

- **620 minimum FICO**
- **Income Limits: 80% AMI**
- **Boarder income allowed**
- **Non-occupant income flexibility**
- **Homeownership education required**

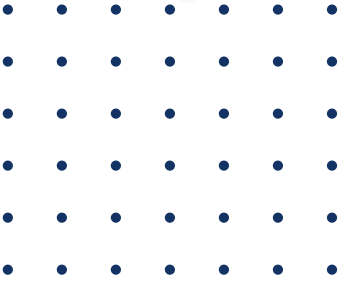




Freddie Mac HomePossible

- Low-to-Moderate income borrowers
- 3% down payment
- Reduced MI costs - 25% at 97% LTV
- Flexible funding sources
- Sweat equity allowed

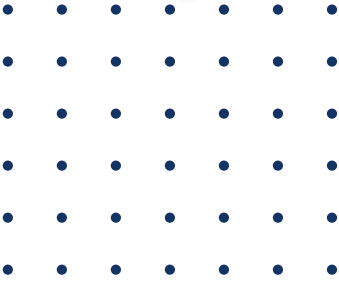




HomePossible **Key Features**

- **620 minimum FICO**
- **Income Limits: 80% AMI**
- **Rental income allowed (1 unit)**
- **Gift funds allowed**
- **Homeownership education required**

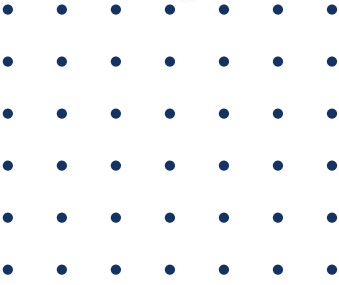




Freddie Mac HomeOne

- **3% down payment**
- **No income limits**
- **First-time homebuyer required**
- **Standard MI coverage**
- **Simplified qualification**

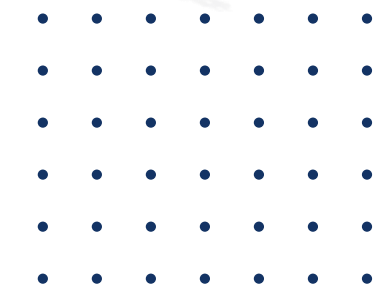




HomeOne **Key Features**

- **First-Time Homebuyer required**
- No geographic income restrictions
- Fixed-rate only
- Homeownership education **required**

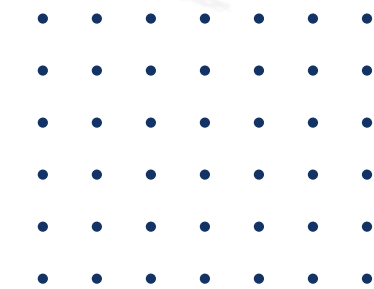




Fannie Mae RefiNow

- **Income \leq 100% AMI**
- **Minimum 50 bps rate reduction**
- **\$50 minimum payment reduction**
- **DTI \leq 65%**
- **\$500 appraisal credit (if required)**





RefiNow **Key Features**

- Minimum 12-month seasoning
- 1-unit primary residence only
- No minimum credit score
- Limited cash out \leq \$250





RESOURCES

Reach out to your Account Executive for more

View MLB's Conventional programs [here](#)

Videos and Presentations [here](#)





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WD9001079408 Skinner (Jonathan Brandao)

Summary Conditions ¹⁵ Income

Loan Amount	Documents Collected	Conditions To Clear
\$75,000	15	15

Loan Application Details

Borrower(s)	Seymour,Skinner	Type	Conventional: Fannie Mae
Application Date	06/03/2026	Closing Date	06/30/2026
FICO	758		

Summary

Seymour Skinner — salaried borrower (Springfield Elementary wages) on

- MISMO vs DU loan amount mismatch (\$75k vs \$750k) — current AUS
- Credit/AUS not in final form — three-bureau merge needed and DU r...
- Income and funds-to-close support is incomplete (current/2-year in... complete bank statement needed if used).

Last processed: 06/15/2026 at 10:54 am EDT

Collected Documents

- AUS Findings - Desktop Underwriter Loan Recommendation

Summary Conditions ¹⁵ Income

Filter by name...

Conditions Overview

15 Outstanding Conditions Print PDF

Application 2 conditions to clear

- Provide Updated Residential Address History f...
- Resolve Loan Amount Discrepancy Between ...

Assets 2 conditions to clear

- Document Source of \$250,000 Gift Deposit
- Provide Complete Wells Fargo Statement for J...

Credit 1 condition to clear

- Obtain Three-Bureau Credit Report and Resub...

Income/Employment 3 conditions to clear

- Obtain Signed IRS Form 4506-C for Seymour ...
- Provide Current Income Documentation for Sp...

Summary

Seymour Skinner — salaried borrower (Springfield Elementary wages) on a Fannie Mae purchase.

- MISMO vs DU loan amount mismatch (\$75k vs \$750k)** — current AUS can't be relied on until the file is aligned.
- Credit/AUS not in final form** — three-bureau merge needed and DU rerun.
- Income and funds-to-close support is incomplete** (current/2-year income verification & 4506-C; large \$250k gift deposit sourcing and complete bank statement needed if used).

Have questions? Try asking the Loan File Companion:
"Outline the active conditions and how can we resolve them?"

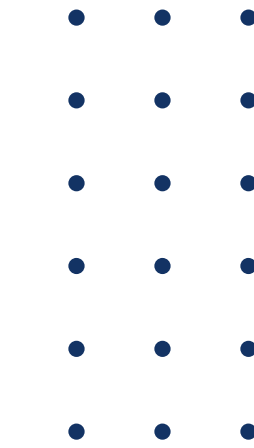
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