



# 95% LTV FNMA PROGRAMS 2- 4 Units

## 2-4 Unit Properties to 95% LTV

FNMA has updated their LTV, CLTV ratios for 2-4 unit principal residences. Applies to Purchase and Limited Cash-Out Refinance programs. Does not apply to high balance programs and manufactured housing.

### Program Highlights for 2-4 Units:

- **NEW** 2 Units up to 95% (up from 85%)
- **NEW** 3-4 Units up to 95% (up from 75%)
- Principal Residences Only
- Purchase and Limited Cash-Out Refinance Programs
- Available with Standard Fixed Rate and ARM Programs
- Available with the FNMA HomeReady® Program
- Approval Eligible in DU/DO for AUS as of 11/18/23
- Does not apply to High Balance / Manufactured Housing