



95% LTV

FNMA PROGRAMS

2-4 UNIT

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.
Manufactured homes limited to 1-unit property.

PROGRAM HIGHLIGHTS

- ❏ 2 Units up to 95% (up from 85%)
- ❏ 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 homes limited to 1-unit property.