



# **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.

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