



## Need Help Buying A Home?

Purchase a new home today with as little as 3% down! Don't waste money on rent when you can afford to buy! The HomeReady mortgage program was created by Fannie Mae and was designed to help the home buyer with limited resources to afford mortgages.



### HomeReady Program Highlights:

- Low down payment (as low as 3%)
- Up to 97% financing
- First time home buyer not required
- Terms up to 30 years
- 640 minimum credit score for all listed borrowers
- Mortgage insurance not required for the life of the loan
- Use income from non-borrowing household member to qualify
- Conventional home financing with cancellable monthly mortgage insurance
- Get a \$500 lender credit with homeownership education and counseling
- Roommate income can help you get approved
- Get a gift or grant for 100% of your down payment and closing costs
- Your income must be at or below your area's median income to qualify
- No income limits in some locations

PFCU of Omaha's HomeReady Mortgage offers flexibilities not found in other mortgages and may help you afford a home sooner than you think. For more information, talk to one of our friendly Lending Officers at 1-877-329-2405 or 402-391-4040, option 1.

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Your lender of choice now offering a

# FREE APPRAISAL

## With a First Mortgage Loan!

**Apply now!** Offer valid through May 31<sup>st</sup>

UP TO  
\$450  
VALUE



**Police Federal Credit Union of Omaha**  
(402) 391-4040

**3003 South 82nd Avenue**  
Omaha, NE 68124

**10791 South 72nd Street**  
Papillion, NE 68046

**Your Lending Partner!**

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