



Advantages of FNMA Home-style Loan

- ✓ Investment property allowed (1 unit only).
- ✓ 1-4 units owner occupied and second homes allowed.
- ✓ Mortgage Insurance can be less expensive.
- ✓ “Raise the home” to meet new flood zone requirements.
- ✓ No identity of interest restrictions.
- ✓ HUD REO properties – Loan amount is not limited by HUD appraisal.
- ✓ Can be used for landscaping, driveways and fences.
- ✓ No 180 day seller flipping restrictions.
- ✓ No life of loan MI.