



HomeReady® 3% Down Program

Conventional financing allows buyers a wide range of mortgage products to address their exact needs. Renasant Mortgage Lending is a direct seller-servicer with Fannie Mae and Freddie Mac and offers highly competitive rates and quick turn times. With as little as 3% down, conventional loans are an ideal product for single family homes and warrantable condos*. Talk to your lender today about financing your new home.

- **Products Offered: Fixed Rate Mortgage, Rate & Term Refinance**
- **Eligible Property Types: 1-4 Unit Owner Occupied Properties, 1 Unit PUDs, Warrantable 1 Unit Condos**
- **Lender-Paid Single Premium, and Borrower-Paid Single Premium**
- **Borrower is not required to be a First-Time Buyer**
- **Up to 97% Loan to Value; Loan Amounts up to \$453,100**
- **1 Unit primary, PUD's, and some warrantable condos may be eligible**



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©2018 Renasant Bank. This is not a commitment to lend. All loans or offers of credit are subject to credit and underwriting approval. Other fees, conditions and restrictions may apply. Mortgage insurance is required on loans with down payment amounts less than 20%. Homeownership counseling is required. Mortgage Insurance will be required and may be more expensive than a lower Loan to Value loan. *A warrantable condo is a condominium property which meets certain eligibility requirements on unit ownership, property use, square footage use allocation, pending litigation, percentage of units with past due payments, and others from Fannie Mae and Freddie Mac. For further information see Fannie Mae Selling Guide B4-2.1-02, Ineligible Projects. Bank NMLS #402669 | 112018-A | Effective Date: 01/01/18