



HOMEREADY® MORTGAGE PLUS

HomeReady Mortgage Plus offered by Fulton Mortgage Company is a flexible, affordable option designed to meet a diverse range of financial and family needs – including homebuyers who have limited funds for a down payment or face unique circumstances.

- Up to 97% financing available¹
- Competitive Rates
- No Private Mortgage Insurance (PMI)
- You do not need to be a first-time homebuyer
- Homeownership counseling is required²
- Income restrictions may apply³

Income flexibilities may help you qualify

Boarder or rental income may be included in your qualifying income amount.

Others who don't live in the home can join you on the mortgage

Co-borrowers are not required to live in the home, so relatives or other individuals may assist you with your home purchase.

Fulton FORWARD®

Learn more about how Fulton Mortgage Company is making communities better through housing assistance programs and other products and services at fultonbank.com/fultonforward



Fulton Bank, N.A. Member FDIC. Subject to credit approval. ¹Financing is based on the lower of either the appraised value (fair market value) or contract sales price. ²Must be provided by a housing counseling program that meets National Industry Standards (NIS) or is HUD approved. Counseling fees are paid by the homeowner and will vary by location. ³Income restrictions apply to borrower's income only, not household income. HomeReady is a registered trademark of Fannie Mae. Fulton Bank and Fulton Mortgage Company are not affiliated with Fannie Mae. Message and data rates may apply.