

# 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 available<sup>1</sup>
- Competitive Rates
- No Private Mortgage Insurance (PMI)
- You do not need to be a first-time homebuyer
- Homeownership counseling is required<sup>2</sup>
- Income restrictions may apply

## 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.

**Contact me today to find out if  
HomeReady Mortgage Plus is right for you.**



### Julius S. Sharpe, Jr.

CRA Mortgage Loan Officer

NMLS #: 22569

267.979.6924

[jsharpe@fultonmortgagecompany.com](mailto:jsharpe@fultonmortgagecompany.com)

[fultonmortgagecompany.com](http://fultonmortgagecompany.com)

**Fulton Mortgage Company**  
A Division of  
**Fulton Bank, N.A.**



Fulton Bank, N.A. Member FDIC. Subject to credit approval. <sup>1</sup>Financing is based on the lower of either the appraised value (fair market value) or the contract sales price. <sup>2</sup>Must be provided by a HUD-approved housing counseling agency. Counseling fees are paid by the homeowner and will vary by location. HomeReady is a registered trademark of Fannie Mae. Fulton Bank and Fulton Mortgage Company are not affiliated with Fannie Mae.