

**Freddie Mac & Fannie Mae
First Time Home-Buyer Program**



The first home is one to remember.

Freddie Mac's HomeOne Loan and Fannie Mae's First-time Homebuyer Program* lets you buy a house with just 3% down. With less restrictive underwriting criteria and lower interest rates, eligibility has never been easier to help individuals finance their first homes. .



Flexible underwriting



Low down payment



No income restrictions

Additional Details

- Lower rates and no risk-based pricing fees for income that is less than 100% of area median income
- Down payment options available, including from gifts, grants, and family members permitted
- Purchase transaction only
- Local underwriting and closing decision makers

Learn more and apply*

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*Must meet Alltrust Credit Union membership eligibility requirements. Loan must meet secondary market investor guidelines. Private Mortgage Insurance (PMI) required for loan-to-values over 80%. Credit terms may vary. Subject to credit approval.

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FAIRHAVEN | FALL RIVER | NEW BEDFORD | SEEKONK



Insured by NCUA | NMLS #422864
Equal Housing Opportunity

strive thrive together

