



W10-10

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Introducing Fannie Mae's HomePath Mortgage (CA only)

Reunion Mortgage is pleased to offer Fannie Mae's HomePath Mortgage, to purchase qualifying Fannie Mae properties located in California.

Highlights of the new product include:

- No appraisal required—the sales price reflected on the Purchase Agreement sets value for loan purposes
 - The property must be eligible for a HomePath Mortgage as shown on www.homepath.com
 - Note: Reunion will not offer the HomePath Renovations Mortgage for properties that need renovating
- High LTV with no mortgage insurance required—pricing adjustments apply
 - Standard conforming limits (minimum 660 credit score)
 - Owner occupied to 95% LTV
 - 2nd home and non-owner occupied to 90% LTV
 - High-balance limits (minimum 700 credit score)
 - Owner occupied to 90% LTV
- Exceptions are possible for up to 10 financed properties on investment and 2nd home (refer to guidelines for requirements)

Click here to view the [HomePath Product Guidelines](#). Pricing will appear on Tuesday's rate sheet.

Conforming Fixed Changes

- A new 15-year fixed product (CJ15) will be added to the Conforming Jumbo product line. The [Conforming Fixed Product Guidelines](#) will be updated later today, and pricing will appear on Tuesday's rate sheet.
- All conforming fixed products will require standard mortgage insurance coverage, regardless of DU findings.

Please contact your Account Executive or branch with questions.