



Flexible, Affordable and Sustainable

HomeReady® mortgage is an enhanced affordable lending option designed to meet the diverse financial and familial needs for today's homebuyers.

- **Down payment as low as 3%***
 - For first-time and repeat homebuyers
- **Flexible qualifications**
 - Co-borrowers don't have to live in the home
 - Incomes of extended household members, such as relatives or roommates, may help you qualify
- **Homeownership education program to set you up for success****
 - Convenient online courses prepare you to buy and own a home for the long run

We also offer a **down payment assistance program** to help you reach your dream of becoming a homeowner. Ask us for details.

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*For single family homes, condos, and PUDs only.

**Completion of homeownership education program is required. Visit MyHomeReady.com for details.

Income limits may apply. All rates, fees, products and program guidelines are subject to change or discontinue without prior notice. Other limitations and restrictions may apply.

All loans are subject to East West Bank's application, underwriting, appraisal, and credit approval. Program is available in selected counties of California, Georgia, Massachusetts, Nevada, New York, Texas and Washington. Cash out refinance is not available in the state of Texas.