



## UNDERSTANDING THE HIDDEN HOMEPATH® TO OWNERSHIP

The Fannie Mae HomePath program has been offered for some time, but is now easier than ever to use. Columbia Mortgage combined with the HomePath® program allows potential home buyers new opportunities in home ownership.

### *Are you ready to own your home?*

Choose from a large inventory of ready-to-own, affordable homes in your area.

### *Don't have closing costs or a large down payment?*

The Fannie Mae HomePath® program allows you to purchase your home with only 3% down - which may be in the form of your own savings, a gift from a relative, a grant or a loan from a nonprofit organization, state/local government or your employer. The seller may also contribute up to 6% of the loan amount to cover closing costs or approved appliance upgrades.

### *Concerned you can't afford a house payment?*

Historically low interest rates, no monthly mortgage insurance premium and the reasonably priced homes of the Fannie Mae HomePath® program make it one of the most affordable tools to becoming a home owner.

### *Wondering why you should own a home?*

A home is the largest investment most people make in their lifetime. Building equity in the future through your home remains a sound investment strategy in any market.

### *Contact us today!*

With Columbia Mortgage and the Fannie Mae HomePath® program, home ownership has never been easier. Please contact your preferred mortgage consultant today to get started.

### *Apply online at:*

**[www.cmortgage.net](http://www.cmortgage.net)**

- or -

### *Call us at:*

**503-906-8990**

