



A NEW PATH TOWARD HOMEOWNERSHIP

This homeownership empowerment program was created to help renters take a real step toward owning a home, even when traditional options aren't available. Eligible future buyers may be able to move into a house now and begin working toward ownership — while building equity along the way!

KEY BENEFITS

- Up to 96.5% financing for qualified homebuyers
- Designed for renters ready to take a step toward homeownership
- Flexible credit guidelines, including options for buyers rebuilding after hardship
- Alternative income documentation accepted for self-employed and gig workers
- Ability to build equity while living in the home
- Limited waiting period after bankruptcy (as little as one day, eligibility required)
- No traditional rental history required for buyers living rent-free (reserves apply)
- First-time homebuyers welcome
- Available to eligible ITIN holders and non-permanent residents