



Selling Notice

July 12, 2016

HomeReady® Income Limits 2016

Area Median Income estimates (AMIs) are established by the U.S. Department of Housing and Urban Development. AMIs are used as the basis for the income limits that are used in determining borrower eligibility for HomeReady mortgage loans.

The 2016 HomeReady income limits, including the change to 100% AMI (or no limit in certain census tracts), will be available on or after the weekend of July 16, 2016. At that time, the updated limits will be implemented in Desktop Underwriter® (DU®) and published on our [website](#) for use with manually underwritten loans. See *Selling Guide* Announcement [SEL-2016-05](#) for additional information about recent changes to the income limits.

Note that the AMI data in DU and on our website may differ from the median income estimates posted on HUD's website.