



3.5% DOWN FHA LOANS

GUIDELINES:

- ❖ 580 Minimum Credit Score
- ❖ 3.5% Down Payment
(up to conforming loan limits)
- ❖ Must Owner Occupy
- ❖ W2 Only / No Tax Returns Needed
for W2 Wage Earners

FEATURES:

- ❖ 1 – 4 Unit Properties allowed
(Self-sufficiency rule on 3–4 units)
- ❖ Deferred / Forbearance Student
Loans at 0.5% Calculation
- ❖ Mortgage Insurance Required
- ❖ FHA Appraisal Required

Give us a call for a free no-cost consultation.



CRAIG
BRYANT

KEN
SMITH

JOANN
MARTINEZ

CARLDEN
LAINFIESTA

ARLETT
HAMILTON

DYWON
GLENN

RYAN
HALL

📞 714-309-6337

📞 310-621-5659

📞 562-964-6217

📞 818-439-8689

📞 323-833-2370

📞 323-590-6990

📞 424-366-2611