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