



## 3.5% DOWN FHA LOANS

### GUIDELINES:

- ❖ 580 Minimum Credit Score
- ❖ 3.5% Down Payment (up to loan limits)
- ❖ Must Owner Occupy Property
- ❖ W2 Income Accepted
- ❖ No Tax Returns Required for many W2 Wage Earners
- ❖ Gift Funds Allowed for Down Payment
- ❖ Primary Residence Only

### FEATURES:

- ❖ 1-4 Unit Properties Allowed (Self-sufficiency rule on 3–4 units)
- ❖ Higher Debt Ratios Allowed than standard Conventional loans
- ❖ Mortgage Insurance Required
- ❖ FHA Appraisal Required
- ❖ Seller Credits Allowed toward closing costs
- ❖ Competitive FHA Interest Rates
- ❖ Typical Closing Time: 14–21 Days

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



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