

## **580 Credit Score FHA Loans**

## **GUIDELINES:**

- ❖ 580 Minimum Credit Score
- ❖ 3.5% Down Payment
- Full Documentation Required
- ❖ W2 Only Option Available (No Taxes on W2 Wage earners)
- 2 Year Employment History

## **FEATURES:**

- Deferred Student Loans at 0.5% Calculation
- Non-Occupying Co-Signer (Family Members only)
- 1-4 Unit Properties (Selfsufficiency rule on 3-4 units)

