



# 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  
(Self-sufficiency rule on 3-4 units)

Give us a call for a free no-cost consultation