

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