

HOME FINANCING, SIMPLIFIED

FHA Loan Quick Guide

A flexible financing option for many primary-residence buyers.

Why FHA can work well

- FHA financing can offer a low down-payment path for qualified buyers.
- Credit and debt-to-income flexibility can be helpful in scenarios that may not fit conventional guidelines as well.
- Gift funds and permitted seller contributions may help with eligible closing costs, subject to program rules.

What to expect

- FHA loans include mortgage insurance, with upfront and ongoing components depending on the transaction.
- The home must meet FHA appraisal and property standards.
- FHA financing is primarily designed for owner-occupied homes, not standard investment-property purchases.

FHA vs. conventional

- The lower rate is not automatically the lower-cost loan.
- Compare total payment, mortgage insurance, cash to close, future flexibility, and how long you expect to keep the loan.

FHA is a tool, not a default.

Compare FHA side by side with conventional and any assistance programs you qualify for.

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