



# FHA Loans

## Who can benefit from this loan?

- Borrowers with lower or no credit scores who can't qualify for conventional loans.
- Borrowers who can't put down 5% minimum down payment. A lot of first time home buyers.
- Clients with higher debt to income ratios and can't qualify with conventional.
- Someone who wants to buy multifamily homes and owner occupy one unit with low down payment.
- Clients who can't qualify with debt to income and need a signer.
- Clients who are getting gift money for their down payments.

## Loan Program Details

- 3.5% minimum down payment requirement
- Max loan amount will be \$294,515
- Upfront Mortgage Insurance premium financed into the loan
- Condominiums must be on FHA approved list
- No income limits
- Seller concessions up to 6% of sales price
- Gifts allowed



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OPTIONS.**

