

Make it Easy with FHA

**3.5% Down
Payment can
be Gifted.**



AFFORDABLE LENDING OPTIONS FHA + FHA STREAMLINE

Federal Housing Administration (FHA) loans are insured by the FHA and issued by an FHA-approved lender. FHA loans are designed for low- to moderate-income borrowers. They require a lower minimum down payment and lower credit scores than many conventional loans.

- Purchase and Refinance, Fixed and Adjustable Rate
- Low 3.5% down payment - *Ideal for first-time buyers*
- Conforming and high-balance, from \$75K to county loan limits
- Up to 80% cash-out
- FICO scores from 580 for purchase and cash-out refinance
- Manual Underwriting; close in 30 days or less
- Max. DTI up to 55%, subject to AUS
- Property types: 1 and 2-4 units
- Gift funds permitted for 100% of down payment and closing costs
- No appraisal requirement or income verification for Streamline

