



The FHA Home Loan Process: **Step by Step**

At CIS Home Loans, we developed this guide to break down the FHA loan process step by step.

- 1 Confirm You Meet the Minimum Requirements for FHA Home Loan**
- 2 Choose an FHA-Approved Lender**
- 3 Apply or Get Pre-Approved for Your FHA Loan**
- 4 FHA Property Inspection and Appraisal**
- 5 FHA Underwriting and Approval**
- 6 Sign and Pay Closing Costs and Fees**



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practical tools for success Inside you ll find expert insights into the most critical subjects you need to master including the Real Estate Settlement Procedures Act RESPA the Truth in Lending Act TILA the Equal Credit Opportunity Act ECOA and the Home Mortgage Disclosure Act HMDA These are the cornerstones of mortgage law and understanding them is crucial for passing the exam and succeeding in your role as an MLO Additionally the book dives into financial concepts such as debt to income ratios loan to value ratios credit evaluations and interest rate calculations essential skills for navigating loan applications This guide also prepares you for the ethical side of the industry equipping you to detect fraud maintain confidentiality and avoid conflicts of interest By building a solid ethical foundation you ll not only pass your exam but also earn the trust of your clients and colleagues Whether you re just starting your NMLS journey or are looking for an all encompassing resource to sharpen your skills this guide is your one stop companion to NMLS success and a rewarding career in mortgage loan origination

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