

FHA Manual Underwriting Guidelines

- FHA and VA loans are the only two mortgage loan program that allow manual underwrites.
- Manual underwriting is when a human mortgage underwriter manually underwrites an FHA loan. There are other reasons why you would take an FHA loan through manual underwrite.



- **The only difference between FHA Manual Underwriting and Approve/Eligible per Automated Underwriting System is the lower debt-to-income ratio cap.**
 - On manual underwriting, the maximum front-end, and back-end debt-to-income ratio cap depend on the number of compensating factors: 31/43 DTI with no compensating factors, 37/47 DTI with one compensating factor, 40/50 DTI with two compensating factors.

Manual underwriting require a two year timely payment history on all monthly debt payments. Manual underwrites require verification of rent. One month of reserves is required.

Verification of rent is only valid if the borrower can prove timely payments to the landlord by providing 12 months of canceled checks or 12 months of bank statements reflecting the payment.



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Lingsheng Yao



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