# FHA Loan Requirements





#### 3.5% Minimum Down Payment

With a credit score of 580 or above.



#### FHA appraisal

The home must meet the FHA's minimum property requirements (MPRs).



#### 580 Minimum Credit Score

500-579 may qualify but requires a 10% down payment. Varies by lender.



#### Upfront Mortgage Insurance Premium

1.75% of the loan amount. Can be rolled into the loan.



# 43% Max debt-to-income ratio (DTI)

DTIs up to 56.9% are possible with strong applicants.



#### Monthly Mortgage Insurance Premium

Typically 0.55% of the loan per year, but ranges from 0.15% to 0.75%. Paid monthly.



#### 1 - 4 Units

The borrower must live in one unit as their primary residence.



#### FHA loan limits apply

These are updated yearly.



#### Steady income and employment

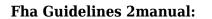
2+ years in the same line of work or equivalent education.





# **Fha Guidelines 2manual**

**Wolfgang Guggemos** 



#### Fha Guidelines 2manual Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has are more apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Fha Guidelines 2manual**," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we shall delve in to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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