

FHA Loans without overlays!

FHA Loan advantages

3.5% down payment – gift allowed

500-579 minimum credit score for 1-2 units - 10% down payment required

580 Minimum credit score for 1-2 units - 3.5% down required

600 Minimum credit score for 3-4 units.

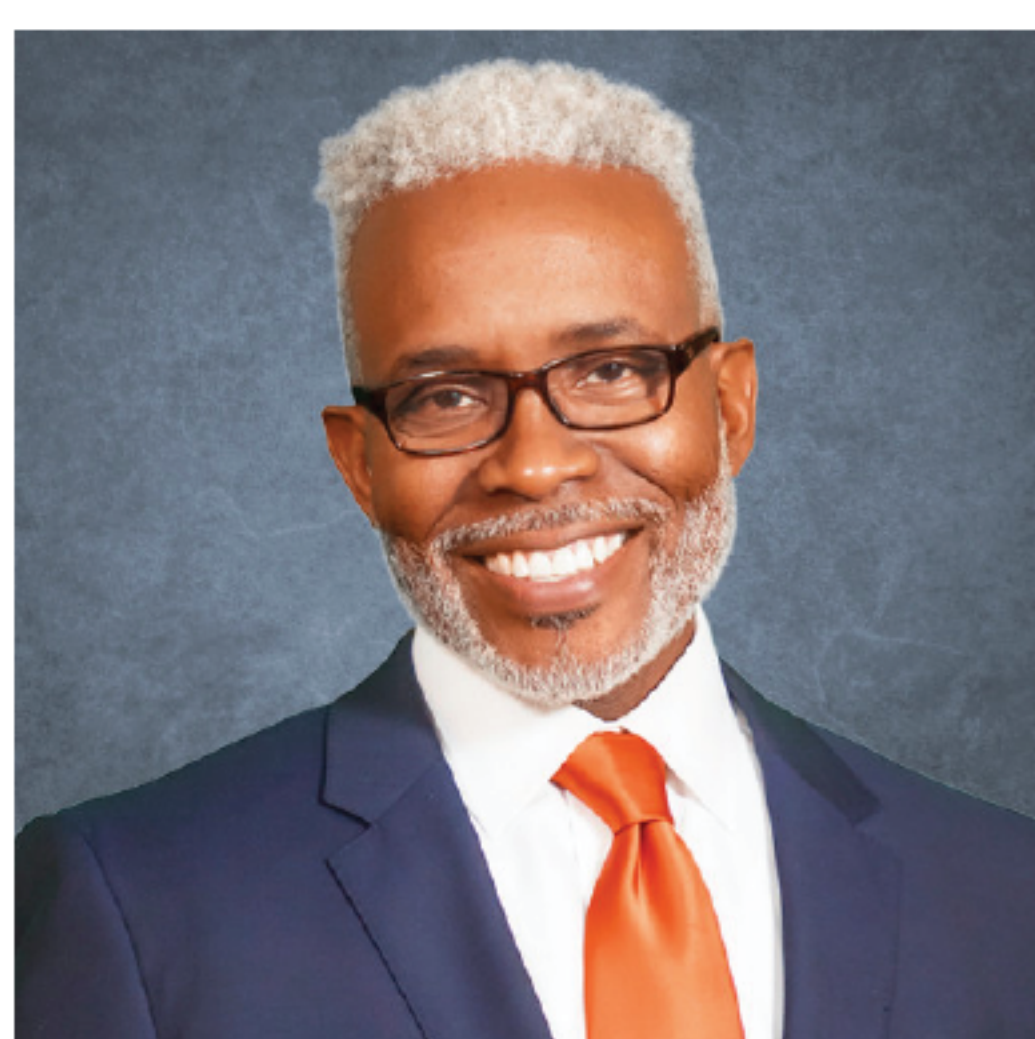
620 Minimum credit score required | subject to AUS Approval

Charge off are not required to be paid off.

Non traditional manual UW Allowed | Max Ratio 31/43

***LENDER-PAID CLOSING COSTS**

Note: All above scenarios required DU approval except for manual underwriting.



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