

FHA LOANS

HELPING MILLIONS OF HOMEBUYERS
BECOME HOMEOWNERS

Since 1934

Minimum

3.5% DOWN

DOWN PAYMENT MAY BE A GIFT
FROM A RELATIVE, CLOSE FRIEND, OR
STATE/LOCAL GOVERNMENT AGENCY

HIGHLIGHTS

- FHA loans typically have more flexible credit requirements than non-government insured loans
- **Minimum 580 credit score allowed** with AUS approve or accept eligible recommendation
- **Potentially lower interest rates**
- Temporary buydowns allowed
- Higher limit for debt-to-income-ratios than conventional loans
- Closing costs may be covered by seller up to a maximum of 6%
- Upfront and monthly mortgage insurance premium (MIP) required

Prequalify today at www.EvanKarr.com



EVAN KARR

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