

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

Alberto Ferrer, Karl Stecher



Fha Guidelines 2manual:

Underwriting Manual United States. Federal Housing Administration, 1955 **A Basic Guide to Fair Housing Accessibility** Steven Winter Associates, Inc., 2001-07-04 The guide that takes the guesswork out of Fair Housing Act Accessibility Guidelines conformance The Federal government is stepping up its enforcement of the Fair Housing Act Accessibility Guidelines and failure to comply with these guidelines can result in a complaint for discriminatory housing practice A Basic Guide to Fair Housing Accessibility enables building professionals to avoid these charges with clear concise interpretations of the Guidelines and descriptive illustrations of proper conformance Inspired by the author s HUD sponsored review of nearly 400 built projects this compact yet comprehensive guide reviews the guidelines for conformance with the seven basic design and construction requirements of the Fair Housing Amendments Act from accessible building entrances to usable kitchens and points out common conformance errors made by architects builders and developers This practical easy to follow handbook Demystifies accessibility guidelines and reduces the risk of litigation Explains which buildings and units are covered by the law Provides a compliance checklist for multifamily housing design and construction Featuring only the facts and technical guidance needed to help ensure conformance with the Guidelines A Basic Guide to Fair Housing Accessibility is an indispensable resource for architects builders contractors site engineers and developers who need to know that their work is in conformance with Federal guidelines *Guide to U.S. Government Publications* Thomson Gale, 2005-08
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Law of Condominium Alberto Ferrer, Karl Stecher, 1967 **Allen v. Currier Lumber Company, 337 MICH 696 (1953)** ,1953 29 *The Publishers' Trade List Annual* ,1982 **Checklist of State Publications** ,1977 *The National Union Catalogs, 1963- ,1964* **The National Union Catalog, Pre-1956 Imprints** ,1968 *Air Conditioning, Heating and Ventilating* ,1959 **Government Reports Annual Index** ,1992

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