

# 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.



# Home Loans Guidelines

**JL Elias**



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