

PROS VS CONS

FHA LOANS



Low 3.5%
Down Payment

Better rates than
conventional for
low-credit borrowers



- 760 FICO conventional = 3.354% APR
- 620 FICO conventional = 4.943% APR
- Average FHA loan = 3.978% *



More Lenient
Credit Score
Guidelines

- conventional hard to obtain below 620
- FHA at 580 FICO with 3.5% down
- FHA as low as 500 with 10% down

Lower mortgage
insurance rates
than conventional



- 1.75% upfront MIP
- 0.45% to 1.05% annually



insurance is
not cancelable

- if < 10% down MIP lasts life of loan
- many refinance into conventional to drop MIP

Many condos are
not approved



- FHA insurance concentration limits
- owner-occupancy percentage limits
- project financial condition limits



owner-
occupied
homes only

- No vacation homes
- No investment properties

Loan limits based
on region



- lower limit 65% of the conforming loan limit
- upper limit 150% of the conforming loan limit

Fha Loan Guidelines

SB Merriam



Fha Loan Guidelines:

Unveiling the Magic of Words: A Review of "**Fha Loan Guidelines**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their capability to kindle emotions, provoke contemplation, and ignite transformative change is really awe-inspiring. Enter the realm of "**Fha Loan Guidelines**," a mesmerizing literary masterpiece penned by a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve in to the book is central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

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