



# What Is FHA Manual Underwriting And How Does It Work?

Manual underwriting is a process where a lender reviews a borrower's financial and credit history, employment, and assets manually rather than relying solely on automated systems

FHA manual underwriting guidelines establish the eligibility requirements and documentation for applicants requiring manual underwriting

The manual underwriting process involves a human underwriter who manually reviews the applicants financial information and assesses their ability to repay the loan

The manual underwriting also determines the eligibility of those borrowers who have experienced financial hardships, such as bankruptcy, foreclosure, or short sales



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# Fha Underwriting Guidelines

**Ian Pickup**



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