

FHA LOAN 101

An FHA loan is a government-backed mortgage designed to make homeownership more accessible. With flexible requirements and lower down payments, an FHA loan could be the perfect fit for your homebuying needs.



WHY CHOOSE AN FHA LOAN?

- **Low Down Payment** – As little as 3.5% down with a 580+ credit score
- **Flexible Credit Guidelines** – Options available for buyers with past credit challenges (Subject to FHA waiting periods)
- **Available Loan Terms** – Choose between fixed-rate and adjustable-rate options
- **Gift funds accepted**- Family members can contribute toward your down payment
- **Seller Contributions** – Sellers can cover up to 6% of closing costs
- **Credit Events** – FHA guidelines may allow eligibility after certain credit events, like foreclosure or bankruptcy subject to waiting periods and lender approval.

IS AN FHA LOAN RIGHT FOR YOU?

- Are you a first-time homebuyer or have limited savings?
- Do you have low to moderate income and need an affordable option?
- Do you need down payment assistance from a family member or seller?
- Do you need flexible credit score requirements?

WITH AN FHA LOAN,
HOMEOWNERSHIP COULD BE WITHIN REACH!



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