



FHA Loan Program Summary

Eligible Properties:	1-4 unit properties, owner occupied only.
Terms:	15 and 30 Year fixed
Credit Score:	Lender's discretion. Typical minimum 640 required.
Downpayment:	Minimum of 3.5% Down

Common Documentation Requirements

- Most Recent Pay stubs
- 2 Years W2's
- Two months bank statements (all pages)
- Most recent Retirement statement and terms of withdrawal
- Social Security or Pension award Letters
- Two years most recent federal tax returns (self-employed or commissioned)
- Divorce decree and marital property agreement (if applicable)
- Bankruptcy discharge papers (if applicable)

***Additional documentation and information may be required depending upon borrower specific situations.