

FHA LOANS

Only 3.5% Down Payment & Excellent Rates
620 Credit Scores to Qualify for FHA Loans with PrimeLending



Why Should I Consider an FHA Loan?

PrimeLending offers FHA loans for purchase or refinance mortgages:

- 3.5% minimum down payment.
- Flexible debt to income ratios.
- Up to 6% seller contribution plus owner's title policy.

Benefits of an FHA Loan:

- Qualifications for FHA loans are easier than those of conventional loans.
- Flexible reserve requirements.
- 100% of the down payment, closing cost, and escrows can be from a gift or bridal registry.
- Expanded qualifying ratios (31-43%).

Additional Program Details:

- Home purchase allowed:
 - 2 years after bankruptcy
 - 3 years after foreclosure
- No prepayment penalty
- FHA loans may be assumable (subject to conditions)

To find out FHA loan limits in your area, visit:

www.FHA.com/lending_limits.cfm

What is an FHA loan?

An FHA loan is insured by the Federal Housing Administration. With a small down payment, qualified buyers can purchase a home.



PrimeLending 
A PlainsCapital Company.

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Contact me if you have questions about qualifying for an FHA loan.

My consultation is always free and I want to make sure your questions are answered. Please call or email me today to discuss your home financing.