WHY WE LOVE
FHA FINANCING

LOW DOWN PAYMENT

- FHA options allow for as little as 3.5% down.

500 MINIMUM CREDIT SCORE

- Borrowers may qualify for FHA financing with credit scores as low as 500.

HIGHER DEBT-TO-INCOME (DTI)* RATIO POSSIBLE

- Borrowers with strong credit profiles may be allowed to carry a higher DTI ratio.

GIFT FUNDS ALLOWED

- FHA mortgages are flexible regarding who can give a gift for the borrower's funds to close.

PAST BANKRUPTCIES ALLOWED

- Even borrowers who have experienced derogatory credit events, such as bankruptcies, could be eligible for an FHA mortgage.

REACH OUT TODAY TO LEARN MORE ABOUT FHA FINANCING OPTIONS!

FAIRWAY® HOME MORTGAGE | THE SHUMATE TEAM

Chris Shumate
Loan Officer, NMLS 627360
Office: 404-791-3155
Fax: 678-541-5581
chriss@fairwaymc.com
www.chrisshumatefairway.com
1810 Peachtree Industrial Boulevard, Suite 235, Duluth, GA 30097

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