



FHA

The Federal Housing Administration insures FHA loans and protects lenders from potential financial risk. FHA mortgages require lower down payments and may be easier to obtain than conventional loans offered by private lenders. FHA loans require the payment of an upfront and monthly insurance premium. The FHA also sets limits on mortgage amounts, which can vary depending on the county location.

Highlights

- ☑ Internal credit profile evaluation.
- ☑ No burdensome requirements: We evaluate loans based on FHA standards.
- ☑ No income statements: Salaried employees will only be asked to provide W2 forms from the last 2 years and updated pay stubs from the past 30 days.
- ☑ Low down payments: 3.5% for credit scores of 580+.
- ☑ High debt-to-income (DTI) ratio: Maximum DTI 56.9%.

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