



FHA Streamline

Streamline Refinancing refers to the refinancing of an existing FHA-insured mortgage that requires less credit documentation from the Borrower and a limited credit profile evaluation. The mortgage lender does not need to conduct a credit or capacity analysis or obtain an appraisal.

Highlights

- ☑ Credit Report only with respect to the Mortgage; NO appraisal required. Minimum credit score of 580.
- ☑ Must not have any late payments in the last 3 months and only one in the last 6 months.
- ☑ Must have made 6 mortgage payments and wait 210 days after closing to obtain the FHA case number.

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