

Approval For Qualified Borrowers with Credit Scores 600+



PrimeLending Offers FHA Lending

For Borrowers with 600+ Credit Scores

Qualifying Information

- Automated underwriting approval required
- Primary home residence
- Purchase ONLY
- Single-family residences ONLY
- Maximum debt-to-income ratio 43%
- All installment loans under 10 months included in debt-to-income ratio
- All deferred student loans must be included in debt-to-income ratio
- No declining income
- Maximum seller contribution – 3%
- No late mortgage payments in the last 12 months
- 2 months reserves (from borrower's savings or checking – not retirement)
- High balance (over normal FHA maximum loan) not allowed
- Bond/down payment assistance not allowed



PrimeLending 
A PlainsCapital Company.

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

I am available for no-obligation consultation to answer your questions. Please call or email me today to discuss your home financing.

