



# Home Financing Available for Credit Scores As Low As 500

Homeownership just got more accessible with an FHA program for buyers with less-than-perfect credit!

## Loan Requirements:

- 10% down payment
- 45% debt to income (DTI) ratio
- 2 months of reserves

Reach out to learn more!



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A homebuyer education course is required if all borrowers are first time home buyers. LTV's can be as high as 96.5% for FHA loans if the credit score is above 580. FHA minimum FICO score required. Fixed rate loans only. W2 transcript option not permitted.