Helping Clients Apply for an FHA Loan

Check Credit Score and Financial Health

Buyers need a credit score of at least 580 for a 3.5% down payment. Scores between 500–579 require 10% down. Save for a

Down Payment

Encourage buyers to save early for both the down payment and closing costs.

Find an FHA-Approved Lender

Not all lenders offer FHA loans. Research options, compare rates, and choose an FHA-approved lender with favorable terms.

Gather Required Documents

Help buyers collect key paperwork, like pay stubs, W-2s or 1099s, tax returns, their Social Security card and mortgage credit analysis worksheet.

Submit the Loan Application

Assist buyers in completing their loan application. Lenders will run credit checks and verify employment and finances.

Close the Loan

If approved, buyers finalize paperwork, pay closing costs, and complete their down payment.