LENDINGPROS
GOLENDINGPROS.com

FHA PURCHASE LOANS

Flexible Guidelines

PROGRAM HIGHLIGHTS

- 550 FICO, 90% LTV
- 580 min FICO, 96.50% LTV/CLTV
- DTI to AUS Approve Eligible Max DTI 43% (Manual U/W)
- 1-4 Units, Primary Residence Only
- Loan amounts starting at $75,000
- ARMs Option Available

Reserves:

- 3 months PITIA is required for all 3-4 unit properties
- 1 month for all manual underwrites

LendingPros is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, or the Federal Government.

(833) 421-8870

TLP@GoLendingPros.com

GoLendingPros.com

Intended for use by real estate and lending professionals only and not for distribution to consumers.

LendingPros, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 833.421.8870 | LendingPros is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Underwriting terms and conditions apply and not all applicants will qualify. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2026.
Revised 06.04.25