



FHA Mortgage

FHA mortgages combine great rates with more forgiving rules on credit, asset, and income qualifying. Perfect for 1st-time homebuyers, lower credit scores, and those wanting minimal purchase down payments!

FHA Highlights:

- FHA-backed loans offer flexible credit/income standards and low down payments. Great for first-time homebuyers!
- 1-4 unit | primary residence only
- Salary, hourly, self-employed, and/or retirement/investment income used
- Minimum: 580+ credit score, stable income, and low financial reserves
- Purchase, refinance, and cash-out mortgages
- Loan-Value (LTV) percentage ranges up to 96.5%
- Quick closings: 2.5 - 4 weeks
- Loans range from a max of \$472,030 (1-unit) to \$907,900 (4-unit)
- High-Cost (urban/suburban) Area range from a max of \$1,089,300 (1-unit) to \$2,095,200 (4-unit)
- Gift funds: allows a range of family, personal, and employment sources allowed
- **FHA Streamline Loan**: a low-cost / document & fast-closing option to refinance your existing FHA loan

Online Application | Secure Doc Uploads | Mobile App | Email/Text Loan Updates!

BRIAN DURNFORD | BRIAN@DURNFORDTEAM.COM | 602-400-0666

BRIAN DURNFORD
Sr. Loan Officer
602-400-0666
brian@durnfordteam.com
NMLS: 1572849



Apply Now



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NEXA MORTGAGE LLC
Mortgage Broker
3100 W Ray Rd #201/#209,
Chandler, AZ 85226
NMLS: 1660690 | AZ MB: 0944059

EXPERIENCED LENDING | GREAT RATES & LOW FEES | QUICK CLOSES | INVESTMENT & NON-QM EXPERT