

The New FHA

Working with FHA Just Got Easier!



HUD has enacted an “Extreme Makeover” to make FHA loans *easier* to process and *more desirable* to Home Buyers & the Real Estate Community.

- Retirement of the **VC Sheet** and Homebuyer Summary with the adoption of Conventional appraisal forms
- Allowance for “**as is**” appraisals for minor property deficiencies
- No mandate for automatic inspections with termite, well and septic systems
- Elimination of FHA-Related **Sellers Closing Costs**
- More liberal Automated Underwriting Guidelines



Brian G. Smith
Home Mortgage Planner

Office: (419) 625-2600
Toll Free: (866) 659-2600
Fax: (440) 378-4733



1338 E. Perkins Ave. Suite 103
Sandusky, OH 44870

bsmith@unmco.com
TheBrianSmithGroup.com

Call The Brian Smith
Group for Details!
419-625-2600

The
BRIAN SMITH
Group