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the best thing about having free  
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homebuyers and low- to moderate-income borrowers to purchase a home with little to no down payment. Although this program is open to anyone, especially families, the FHA is an excellent option for renters who are considering buying their first home. FHA loans are available in five primary categories, each with different eligibility requirements. These include: Home buyer loans for both first-time and repeat buyers. Home ownership plus loans for homeowners with good credit. Home equity lines of credit

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for homeowners with poor or no credit. VA loans for military veterans or active military personnel and their families. Title I loans for families who lack full-time jobs and their own incomes to provide for housing costs. FHA Requirements for Buyers To be eligible for a FHA loan, you must meet two main requirements. The first is a minimum credit score of 620, which requires you have a minimum credit history of three years. This means you must have had at least one credit card, a credit card or student loan, and

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one open or closed loan account with a lender, such as a credit union. The second is a down payment of at least 3.5% of the loan amount. You could be eligible for a down payment as low as 3% in some situations, however, expect lenders to give you larger down-payments in exchange for higher payments and interest. The loan amount cannot exceed the purchase price of the home and can be up to 100% of the purchase price or 120% in some states. FHA Requirements for Owners Both

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FHA loans and VA loans are ideal  
for first-time homebuyers who  
don'

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