

# FHA HOME LOANS

- Streamline refinance is allowed (with no appraisal)
- No underwriting fee on streamline refinance
- FICO Score of 500 or above
- Underwriting as per Agency / Investor guidelines with no overlays by Sun West
- DTI ratios as per AUS Approval (if not manually downgraded)
- Manual Underwriting allowed
- Competitive Pricing
- Eligible Properties:  
Double-wide manufactured homes, 1-4 units, condos (FHA approved only), and site condos
- For Cash-Out Refinances - at least six consecutive monthly payments from the first payment due date must have been made on the loan being refinanced, with no prepayments (payments made in advance)



Sun West products and services have no affiliation with or endorsement from any government agency or body.

## Rep Name

NMLS XXXXXXXXXXX - Designation  
Designation

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Street Address 2  
City, State, Zip  
Branch NMLS XXXXXXXXXXX



Disclaimer: XXXXXXX