

The FHA Loan Starter Kit

Flexible Financing for Utah Homebuyers



Helping Utah Families Achieve Homeownership Through FHA Financing

Prepared by : Tres Miller

UtahHomeownershipAuthority.com

The Magic Mortgage Lender

435-229-9797

Residential Mortgage Loan Officer

Schedule Your FHA Loan Consultation

NMLS #217768

What Is an FHA Loan?

What Is an FHA Loan?

An FHA loan is a mortgage insured by the Federal Housing Administration that helps qualified homebuyers purchase a home with a lower down payment and more flexible credit guidelines than many conventional loans. FHA loans are popular with first-time buyers but are available to many repeat buyers who qualify.

Who May Benefit?

- ✓ First-time homebuyers
- ✓ Buyers with limited savings for a down payment
- ✓ Buyers with less-than-perfect credit
- ✓ Homebuyers looking for flexible qualifying guidelines
- ✓ Repeat buyers who meet FHA requirements



1. Schedule a Consultation
↓
2. Review Your Budget
↓
3. Compare FHA & Other Loan Options
↓
4. Buy Your New Home

Myth vs. Fact

Myth: FHA loans are only for first-time homebuyers.

Fact: FHA loans are available to many repeat buyers who meet the program guidelines.

Common Uses

- Buy your first home
- Purchase with as little as 3.5% down (for qualified borrowers)
- Benefit from flexible credit guidelines
- Finance a primary residence

Is This Worth Exploring?

- 🏠 I'm buying a primary residence
- 🏠 I have limited money for a down payment
- 🏠 I'd like more flexible credit requirements
- 🏠 I want to compare FHA with Conventional and VA loans
- 🏠 I'd like to know if FHA is my best option

Magic Tip: FHA loans are an excellent option for many buyers, but they aren't always the best choice. Comparing FHA, Conventional, VA, and USDA financing can help you choose the loan that best fits your financial goals.

Ready to Learn More?

Download the Complete Utah FHA Loan Guide



**MILLER
BROTHERS
MORTGAGE**

JMJ FINANCIAL

Educational Guide • No Sales Pressure • Personalized Consultation Available

Starter Kit #4
FHA Loan

Tres Miller
The Magic Mortgage Lender
NMLS #217768
UtahHomeownershipAuthority.com

Part of the Utah Homeownership
Authority Educational Series

This guide is for educational purposes only and is not a commitment to lend. Loan approval is subject to eligibility, underwriting, and program guidelines. Equal Housing Lender.