



# FHA Loan Quick Guide

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## **FHA Homebuyer Readiness Checklist**

The Federal Housing Administration (FHA) has lowered the minimum qualifying credit score for a 3.5% down payment from 620 to 580.

If your score is 580 or higher, you may now qualify, even if you've been turned down in the past.

Use this quick checklist to see how close you are to qualifying.

## Basic Eligibility Snapshot

Requirement	FHA Standard	Your Status
Minimum Credit Score	580+ = 3.5% down / 500–579 = 10% down	<input type="checkbox"/> Yes <input type="checkbox"/> No
Down Payment	3.5% (can be gift funds)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Type	Primary residence only	<input type="checkbox"/> Yes <input type="checkbox"/> No
Employment History	2 years of steady income	<input type="checkbox"/> Yes <input type="checkbox"/> No
Debt-to-Income Ratio	Typically $\leq$ 43% Value	<input type="checkbox"/> Yes <input type="checkbox"/> No
Loan Limit (Clark County, NV 2025)	\$532,000 (approx)	<input type="checkbox"/> Yes <input type="checkbox"/> No

Check the boxes you think apply, then share this sheet with your lender or myself for a quick review.

## Quick Action Steps

### 1 - Check Your Credit Score

Use a trusted service to confirm your latest score.

### 2 - Call a Real Estate Agent

A skilled agent walks you through your complete buying journey.

### 3 - Check Savings (or Gifted Funds)

FHA allows gift funds from family for your down payment.

### 4 - Get Pre-Approved

A lender can verify your eligibility in minutes. Then create a plan to fit you.

### 5 - Explore FHA-Approved Homes

Start searching for properties with your agent using with your new buying power.

**Call/Text: 702-553-5589**  
**To get help Today!**

## Next Steps

Ready to see if you qualify? Here's how to get started:

- ◆ Schedule your free 15-minute FHA eligibility chat
- ◆ Get connected with a trusted local lender
- ◆ Start exploring homes that fit your goals



Book your call: [calendly.com/talsellsvegas](https://calendly.com/talsellsvegas)



Email: [tal@taliozef.com](mailto:tal@taliozef.com)



Call/Text: **702-553-5589**



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