

Government Loans

FSB Mortgage Government products include FHA, VA, and USDA offering a broad array of options for your customer needs!

Key Features

VA Loans, FSB Mortgage accepts:

- ✔ VA – High balance loans available
- ✔ VA – Future income allowed
- ✔ VA – Split VA funding fee
- ✔ VA – FSB has the ability to lend to Non-VA Eligible co-signers (Joint loan = parents non-spouse, Veteran & Veteran etc...)
- ✔ VA – Ability to pay off borrower's debt using seller credit on purchase transactions
- ✔ VA – Use non-borrowing spouse income to offset non-borrowing spouse's debt (in community property states)
- ✔ VA – IRRRLs reduced admin fee
- ✔ Max loan amount VA \$1,000,000
- ✔ Credit scores as low as 620
- ✔ Up to 55% DTI for purchase or refinance
- ✔ VA manual UW allowed with Refer/Eligible, 41% DTI ratio. Up to 43% DTI with 120% residual income
- ✔ FSB Mortgage allows for non-credit qualifying VA IRRRL

FHA Loans, FSB Mortgage Accepts:

- ✔ FHA – High balance loans available
- ✔ FHA – Spot condo approvals
- ✔ FHA – Future income allowed
- ✔ No rental rating with AUS approval
- ✔ FSB Mortgage allows non-credit qualifying streamlines
- ✔ Credit scores as low as 620
- ✔ Up to 55% DTI for purchase or refinance
- ✔ FHA streamlines reduced admin
- ✔ FHA, Down Payment Assistance allowed, must be on the FHA DPA approval list
- ✔ FHA manual UW allowed with referral/eligible, 31%/43% DTI

Contact Us Today! TPOSales@fsbmortgage.com

NMLS #411341. All rates and programs subject to change without notice. This information is intended to assist Mortgage Industry Professionals only and is not an advertisement to extend consumer credit.



FSB Mortgage powered by First Savings Bank. FSB Mortgage is a nationwide lender offering a broad range of loan products to broker and mortgage banking partners. You can count on FSB Mortgage to come through with diverse lending products, powerful loan features, and fast turn times.