PAUL SINGH
Senior Mortgage Advisor | NMLS #406332

FHA Readiness Planner

Prepare questions about FHA financing and total ownership costs.

Target price and property type

Down payment and documented source

Closing-cost funds / potential gift funds

Employment and income history questions

Monthly debts and credit questions

Estimated payment including mortgage insurance

Property condition or repair concerns

Documents and next steps requested

Before your conversation

- [ ] Compare FHA with available Conventional options.
- [ ] Ask about upfront and ongoing mortgage-insurance costs.
- [ ] Discuss property-condition issues before making assumptions.

An FHA appraisal does not replace an independent home inspection. Eligibility and final terms require review of the borrower, property and current lender requirements.

856-503-9396 | psingh@petracephas.com | paulsinghmortgages.com
Paul Singh, NMLS #406332 | Petra Cephas Inc., NMLS #1222300 | Mortgage broker
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