THE POWER OF FHA FINANCING



HOW TO BUY A HOME EVEN WITH LOW CREDIT, LOW SAVINGS, OR NO IDEA WHERE TO START

RICH HANLIN

🏡 The Power of FHA Financing

How to Buy a Home Even with Low Credit, Low Savings, or No Idea Where to Start

By Rich Hanlin | President of Xpert Home Lending

About The Author

Rich Hanlin is a 34 year Mortgage Broker. He has been a Top Ten National Broker, 2018, 2019, 2020, 2021, 2022, 2023, 2024 and starting 2025. Rich Hanlin is the President and Founder of Xpert Home Lending, currently the 6th Largest Mortgage Broker in The US with over 600 Loan Officers in 44 States. You are in good hands....

📖 Welcome to Your Future

Hey there! I'm **Rich Hanlin**, and if you've ever felt like buying a home was just a dream—too expensive, too complicated, or just not possible right now—this book is for YOU.

I've helped **over 10,000 people become homeowners**, and I want to show you a secret that can make it easier for you too: it's called **FHA financing**, and it's a game-changer.

Let's dive in. Your homeownership journey starts now.

💡 What Is FHA Financing?

FHA stands for **Federal Housing Administration**. It's a loan program backed by the government to help people **buy homes without needing perfect credit or tons of money saved**.

It's made for:

- First-time buyers
- People with credit struggles
- Families who want a fresh start
- Renters ready to build real wealth

With an FHA loan, you don't need 20% down. You can get started with **just 3.5% down**—and even that can come as a gift from family!

💰 Low Down Payment = Big Opportunity

One of the best parts about FHA loans? **You don't need a big down payment.**

- A $300,000 house needs just **$10,500 down** with FHA (that's 3.5%)
- That's way less than a $60,000 down payment required by most banks
- You can even use **gift money from parents or relatives**

If saving up a huge amount of cash has been stopping you, FHA just opened the door.

🔑 Got Credit Issues? No Problem!

Life happens—missed payments, collections, maybe even a bankruptcy. I've seen it all, and I've helped people **just like you** still buy homes.

With FHA loans:

- You can get approved with a **credit score as low as 580**
- If your score is between 500–579, you might still qualify with a bigger down payment
- **You don't need perfect credit—just a plan**

As your trusted loan expert, I'll help guide you every step of the way. You're not alone.

🧮 You Can Have Debt and Still Qualify

Think you have **too much debt** to buy a home? Think again.

FHA loans let you qualify with **higher debt-to-income (DTI) ratios** than most other loan types. That means:

- Your student loans, car payments, and credit cards **don't have to hold you back**
- As long as your income supports it, **you can still get approved**

We look at your whole financial picture—not just one number.

💸 Streamline Refinance = Simple Savings

Already have an FHA loan? Great news—you can **refinance it the easy way**!

FHA offers a **Streamline Refinance**, which:

- Doesn't need a new appraisal
- Doesn't ask for income documents again
- Can lower your rate and save you money fast

This is the no-hassle way to **keep more money in your pocket**—and I can show you how to do it in just a few steps.

🎁 Yes, You Can Use Gift Money

With FHA, your **down payment doesn't have to come from you**.

If someone in your life wants to help you buy a home, FHA allows:

- **Gift funds from family**
- Help from a close friend or employer
- Nonprofits or housing agencies to help you

All we need is a simple letter showing it's a gift, and you're good to go.

🏠 FHA vs. the Old Way

Here's how FHA compares to the "old-school" way of getting a loan:

Feature	FHA Loan	Traditional Loan
Minimum Down Payment	3.5%	Usually 10–20%
Credit Score Needed	580 (or even 500!)	700+
Use Gift Funds?	Yes!	Sometimes
Debt Friendly?	Yes, higher debt allowed	Much stricter
Easier Refinance?	Yes – Streamline refinance	Often full re-approval

Which one sounds better to you? 😎

📈 Why This Matters Right Now

Home prices are rising. Rent is going up. Every month you wait is **money lost**.

Owning a home helps you:

- **Build wealth over time**
- Lock in a monthly payment (rent goes up, your mortgage doesn't)
- Create stability for your family
- Have something that's truly **yours**

With FHA loans, you don't have to wait "until you have 20% down" or "perfect credit." The door is open **right now**.

📞 Let's Make It Happen

You made it to the end—now let's turn what you've learned into **real results**.

📲 Have questions? Want to see if you qualify?
My Team is ready to help.

👉 Email me: rhanlin.XHL@gmail.com
📞 Call or text: **916-474-9051**

If The time is not right, that's OK also, over the next few weeks I will email you all the things you will need to know about FHA financing, you will become a pro so that when you are ready. You will know my Xpert Team will be there for you.

Everyone has a Right to be a homeowner. Generational Wealth starts with home ownership. You have to take the first step….