



## FHA Program (203b)

revised 12/2/2021

<b>Installment Debts with &lt;10 payments</b>	May be excluded from ratios only if: <ul style="list-style-type: none"><li>• They have remaining cumulative payments of less than or equal to 5% of the borrower's gross monthly income and</li></ul> The borrower may not pay the debts down to achieve this percentage

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8/1/2014 tp