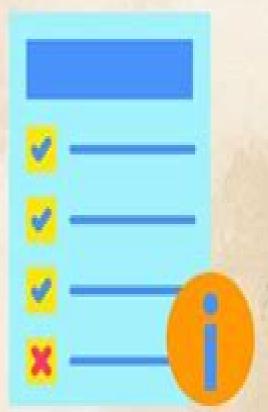
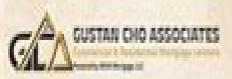
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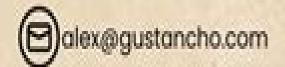


Mortgage underwriters have a lot of underwriter discretion on FHA manual underwriting mortgage guidelines.

Underwriters can go above the recommended debt-to-income ratio threshold per FHA manual underwriting mortgage guidelines if they see the borrower has strong compensating factors and residual income.









# **Manual Underwriting Fha Loans**

**L** Darling-Hammond

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