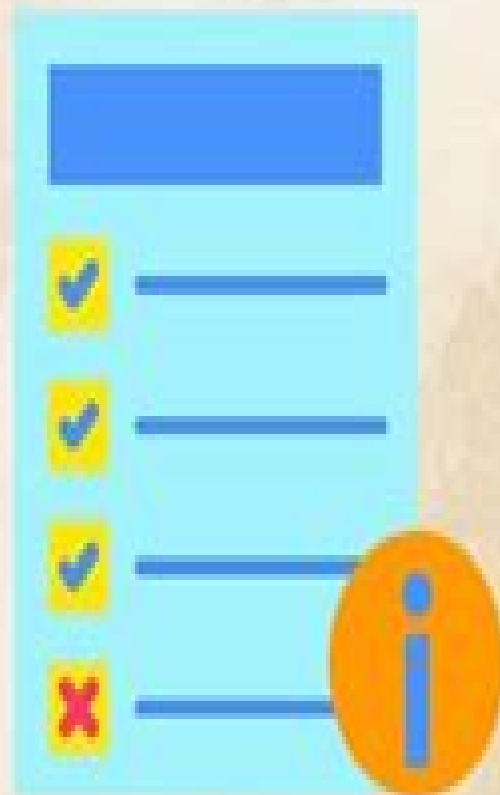


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Mortgage underwriters have a lot of underwriter discretion on FHA manual underwriting mortgage guidelines. Underwriters can go above the recommended debt-to-income ratio threshold per FHA manual underwriting mortgage guidelines if they see the borrower has strong compensating factors and residual income.

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Underwriting Manual United States. Federal Housing Administration,1936 **Federal Register** ,2013-12

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