



Balm from Gilead Meditations and Bible Texts

By -

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Excerpt: . . . 15 This section directs the Secretary of HUD to review the zero-downpayment pilot program and make adjustments, if needed, so that the Mutual Mortgage Insurance Fund (MMIF) continues to generate a negative credit subsidy. This section also establishes the mortgage insurance under-writing standards for loans provided by this pilot program. The borrowers credit and ability to make monthly mortgage payments will be evaluated using the Federal Housing Administrations Tech-nology Open Scorecard (TOTAL) or a similar program. In the case that the mortgage involves multi-unit properties, the Secretary of HUD may establish underwriting standards. For a mortgage to be eligible as a zero-downpayment mortgage, as defined by this legislation, it must meet standards set forth by the Secretary. This section requires a disclosure of incremental costs to the bor-ower of securing a zero-downpayment FHA-insured loan, as op-posed to securing an FHA-insured loan requiring a downpayment. The lender...



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