



## FHA Lending Qualification Package

### Easily determine FHA opportunities for your assets.

In today's world of REO asset management the Federal Housing Administration (FHA) controls a large share of the market, and its holdings are growing rapidly. FHA's share of all loan originations is close to 30 percent while reaching as high as 50 percent of purchase mortgage applications in certain parts of the country.

Stewart Asset Recovery™, part of Stewart Lender Services®, has partnered with Spectrum Field Services, a national REO Preservation Services leader, to offer an FHA Lending Qualification Package. The package provides banks, loan servicers and investors with a comprehensive analysis of options available for maximizing loss recovery.

Banks, loan servicers and investors can receive up-front validation for their vacant assets. The service will determine if the asset qualifies for an FHA program, if the asset is eligible for a limited scope rehabilitation option or if the asset can be backed by FHA financing and sold as is.

Included in the package is a full breadth of services for analyzing the property's current status, rehabilitation costs and market expectations including:

- Enhanced FHA Inspection Scope of Work Report ordered
- Detailed FHA minimum financing rehabilitation and repair analysis provided
- Enhanced Market Strategy Plan detailing Cost-to-Cure, Value Reconciliation and Repair Analysis submitted for client approval
- Qualified for FHA 203K mortgage option

**It's an efficient process that yields a larger pool of buyers with a quicker time to market that significantly reduces loss severity.**

**About Stewart Lender Services** – Stewart Lender Services (SLS) is a nationwide provider of centralized origination, loss mitigation and REO asset management solutions for mortgage lenders and servicers. With more than a century of experience matched with the industry's leading technologies, we help our customers meet the rapidly changing demands of today's market. As a wholly owned subsidiary of Stewart Title Company, we have the financial strength, industry knowledge and proven flexibility to perform throughout the lifecycle of a loan.

### features

- Determine FHA opportunities for current assets
- Comprehensive suite of up-front services
- Developed for banks, loan servicers and REO investors

**stewart**

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SLS-1129-16-10 5/11 300