

Is That Condo FHA or VA Approved?

Check before you fall in love with the unit.

WHY IT MATTERS

FHA and VA loans only work in condo projects the government has approved. Buyers who skip this check sometimes find out two weeks into escrow that their loan cannot be done in that building.

CHECK IT IN 30 SECONDS

Take The Rate has a free checker that searches the official HUD and VA records live. Type the complex name, get the answer, no signup.

NOT APPROVED? NOT DEAD

FHA single unit approvals exist for some buildings, VA approval can be requested for a project, and conventional financing with as little as 3% down works in nearly any complex.

THE 30 SECOND HABIT

- Check every condo before writing the offer
- Approved: FHA 3.5% down or VA \$0 down may work
- Expired or missing: ask about workarounds
- Conventional works almost everywhere
- Free checker: taketherate.com/condo-check.html



YOUR MORTGAGE GUIDE

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Scan to check any complex right now,
free