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3. Age of credit history. A long history of making consistent payments is a positive sign to lenders, which is why the length of your credit history is included in your credit report.

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FHA loans are good options for first-time homebuyers, folks with bad credit, and people with low to medium income. The good news is that it's possible to buy a home with as little as a 3.5% down payment. There are some minimum qualifications you'll need to meet in order to be eligible for an FHA loan.

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