



FHA Program (203b)

revised 05/03/2022

Tax Liens (TOTAL and Manual)

Tax liens may remain unpaid if the borrower has entered into a valid repayment agreement with the lien holder to make regular payments on the debt and the borrower has made timely payments for at least three months of scheduled payments. The borrower cannot prepay scheduled payments in order to meet the required minimum of three months of payments. The payment amount in the agreement must be included in the borrower's DTI. The lien holder must subordinate the tax lien to the FHA-insured mortgage.