

## Question and Answers

**TOPIC(S):**

**FHA Credit – Medical Collections**

**QUESTION:**

**Do medical collections have to be included in the loan DTI with a payment, or the aggregate \$2,000 AUS guideline/finding?**

**ANSWER:**

**HUD has confirmed if you have a file that has medical collections you will show them on the liabilities screen, but do not count a payment OR count them in the total aggregate of collections when deciding if they need a payment.**