FHA Loans



Conventional Loans

Backed by the Federal Housing Administration (FHA)

--

Loans not backed by the government



For low- to moderate-income borrowers with higher levels of debt

For those with a lower debt-to-income (DTI) ratio

Lower credit scores to qualify

--

Higher credit scores to qualify

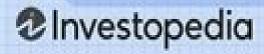
Lower down payment (3.5%)

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Higher down payment (3% to 20%)

Can only finance a primary residence

Can finance a primary residence, vacation home, rental property, etc.



Questions And Answers For Fha Va And Conventional Loans

Chao Zhang

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