

# FHA Loans

vs.

# Conventional Loans

Backed by the Federal Housing Administration (FHA)

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

Lower credit scores to qualify

Lower down payment (3.5%)

Can only finance a primary residence



Loans not backed by the government

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

Higher credit scores to qualify

Higher down payment (3% to 20%)

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



# Questions And Answers For Fha Va And Conventional Loans

**Chao Zhang**



## **Questions And Answers For Fha Va And Conventional Loans:**

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