

# KEY DIFFERENCES

# BETWEEN CONVENTIONAL AND FHA LOANS

|                            | CONVENTIONAL LOAN  | FHA LOAN                                      |
|----------------------------|--|---|
| PROPERTY TYPE              | PRIMARY RESIDENCE OR INVESTMENT PROPERTY                 | PRIMARY RESIDENCE                             |
| CREDIT SCORE               | 620+   | 580+ (500+ WITH 10% DOWN)                     |
| MINIMUM DOWN PAYMENT       | 3%   | 3.5% (WITH 580+ CREDIT SCORE)                 |
| 2025 LOAN LIMITS           | \$806,500 IN MOST AREAS                                  | \$524,225 IN MOST AREAS                       |
| DEBT-TO-INCOME (DTI) RATIO | ≤57%   | ≤50%  |
| MORTGAGE INSURANCE         | YES FOR DOWN PAYMENTS UNDER 20% (DROPS OFF WITH 78% LTV) | YES (DROPS OFF AFTER 11 YEARS WITH 10%+ DOWN) |
| INTEREST RATES             | HIGHER   | LOWER   |
| APPRAISAL STANDARDS        | LOOSE  | STRICT  |
| REFINANCE PROCESS          | LENGTHY  | STREAMLINED                                   |

# Question Answers For Fha Va Conventional Loans

**Padhraic Smyth**



## **Question Answers For Fha Va Conventional Loans:**

## Unveiling the Power of Verbal Art: An Emotional Sojourn through **Question Answers For Fha Va Conventional Loans**

In a global inundated with monitors and the cacophony of fast conversation, the profound energy and emotional resonance of verbal beauty frequently fade into obscurity, eclipsed by the regular onslaught of sound and distractions. Yet, set within the musical pages of **Question Answers For Fha Va Conventional Loans**, a fascinating function of literary splendor that impulses with fresh emotions, lies an unforgettable trip waiting to be embarked upon. Penned with a virtuoso wordsmith, this mesmerizing opus books visitors on an emotional odyssey, gently exposing the latent potential and profound affect embedded within the elaborate internet of language. Within the heart-wrenching expanse of this evocative examination, we shall embark upon an introspective exploration of the book is key themes, dissect its captivating writing model, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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web 1 performing inspections by the sole use of laboratory paint chip analysis is not recommended because it is time consuming costly and requires extensive repair of painted surfaces us dept of housing and urban development guidelines for the evaluation and control of lead based paint hazards in housing p 3 1997

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web a lead based paint inspection will determine whether lead based paint is present in a house dwelling unit residential building or housing development including common areas and exterior surfaces and if present which building components contain lead based paint

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web attention lead based paint 1280 maryland avenue sw suite 800 washington dc 20024 2135 the inspection report will identify whether there is no lead paint or lead paint and or lead paint hazards on the property if there is lead paint the report will identify the location level of hazard and acceptable or optional

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web jan 7 2023 lead inspections and lead risk assessments are useful first steps which can lead to more thoughtful decisions on managing lead based paint and lead hazards lead abatement is an activity designed to permanently eliminate lead based paint hazards

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web components tested were found to be negative for lead based paint i e containing less than 1 0 mg pb cm<sup>2</sup> with 95 confidence areas tested are generally outlined in the attached diagram titled generalized floor plan for lead based paint testing and the attached detailed report of lead paint inspection purpose and scope

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