

# 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

# Questions And Answers For Fha Va And Conventional Loans

**Yi-Tong Ma**



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

## The Enigmatic Realm of **Questions And Answers For Fha Va And Conventional Loans**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing short of extraordinary. Within the captivating pages of **Questions And Answers For Fha Va And Conventional Loans** a literary masterpiece penned by a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting affect the hearts and minds of those who partake in its reading experience.

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

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