

FHA vs. Conventional Loans

FHA

Best for buyers with lower credit score or limited savings

3.5% with credit score 580+
10% with 500 - 579

500+

Up to 56.9%

1.75% upfront; 0.55%
per year for the life
of the loan

\$524,225 in most areas

Primary residences only



Down
Payment



Credit
Score



DTI
Ratio



Mortgage
Insurance



Loan
Limits



Property
Use

Conventional

Best for buyers with good credit score and financial stability

As low as 3% for
qualifying buyers

620+

Typically 43 - 50%

None upfront; typically
0.5% to 1.5% /year, cancel-
able with 20% equity

\$806,500 in most areas

Primary residences,
second homes,
investment properties

Questions And Answers For Fha Va And Conventional Loans

John W. Reilly, Paige B. Vitousek



Questions And Answers For Fha Va And Conventional Loans:

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estate market so they can negotiate the best possible deals **Smart Money** Ken Dolan,Daria Dolan,1988 **Finance**
Melicher,Welshans,1991 *Savings and Loan News* ,1982-07 **The St. James Encyclopedia of Mortgage & Real**
Estate Finance James E. Newell,1991 **Transcript of Hearing on Real Property Finance, San Jose, California,**
November 22, 1974 California. Legislature. Assembly. Committee on Finance and Insurance,1974 *Illinois Real Estate*
Ralph A. Palmer,Joan Joseph,1997-09

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