

Quick Loan Guide - Which Loan Is Best For Me?



Questions? Want to Learn About the Loan Process? Call Me or Check Out www.mortgagestuff.com

USDA Rural Development

- No Money Down
- Primary Residence
- Seller Can Pay All Costs!
- House Income Less than \$110K
- Property Eligibility restricted to "Outlying" area of Metro Area

FHA Home Loans

- Primary Residence
- 3.5% Down Payment
- Down Payment Can Be All Gift
- Co-Borrower's Allowed
- Credit Flexible
- 2, 3 and 4 Unit Properties OK

Veteran's Administration

- Zero Down
- Primary Residence
- Must be Veteran / Reservist
- Start with Certificate of Eligibility
- Loans Up to \$417K with no down
- Larger Loans Available with Down Payment

Conventional Loans

- Credit Score Driven for PMI
- Minimum FICO Score is = 660
- 3.0% Down - 1st Time Buyer
- 20% Down - Investment Homes
- 10% Down - Second Homes
- Loans to \$2,000,000
- Multiple Loan Programs

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