

Understanding **the Different Types of** **MORTGAGE LOANS**

With so many options for mortgage loans, choosing the right one for you can be confusing. Here are some key features of the most common types of home loans.

CONVENTIONAL LOAN

-  Low rates for borrowers with good credit
-  Flexible down payment & term options
-  No PMI if 20% down or PMI automatically drops off when qualified
-  No restrictions on property use or location

FHA LOAN

-  More lenient credit score guidelines
-  Low down payment requirements
-  Mortgage insurance required, and is not automatically cancellable
-  Can only be used for a primary residence

USDA LOAN

-  Lower interest rates in many cases
-  Zero down payment required
-  Household income limits and geographic location requirements must be met
-  Can only be used for a primary residence

VA LOAN

-  More lenient credit score guidelines & often lower interest rates
-  Zero down payment required
-  No mortgage insurance required and no loan limits
-  Can only be used for a primary residence by VA qualified borrower



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