

Comparison Factor	FHA Loans	Conventional Loans
Down Payment	3.5% of loan amount	3% to 20% of loan amount
Mortgage Insurance	MIP required regardless of down payment size	PMI required w/ less than 20% down payment
Minimum Credit Score	500 w/ 10% down 580 w/ 3.5% down	620
Property Type	Primary residence	Primary, secondary, investment, and vacation properties
Single-Family Loan Limit	Most Areas: \$498,257 High-Cost Areas: \$1,149,825	\$766,550 in most areas
Max Debt-to-Income (DTI) Ratio	50%	45%

The Differences Between Nfsas And Other Loans

Raffaela Di Napoli



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