

Loan Program Comparison

LOAN REQUIREMENTS	CONVENTIONAL	FHA	VA	USDA
Minimum Credit Score	620	580	No Minimum	640
Minimum Down Payment	3%	3.5%	0%	0%
MI/PMI	Yes	Yes	No	No
Max Loan Limit*	\$766,550	\$498,257	\$766,550	\$766,550
Max debt-to-income ratio	50%	57%	No Maximum	41%

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