

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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Home Loans Guidelines

Barbara G. Novick

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

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A Guide to the Federal Home Loan Bank System United States. Federal Home Loan Bank Board, 1987 *Everything about Home Loans* Darryl A. Beasley, 1994-07 Save over 100 000 refinancing a home with no payment increase How to cut thousands of dollars off home loans Discusses how to qualify for a home loan how to choose the right lender and when to refinance Closing costs tax deductions construction financing choosing the right mortgage and what to do when applications have been denied are all covered in this guide Whether a struggling consumer or a skilled real estate expert the reader will find needed answers in this book Shows renters how to buy a home homeowners how to refinance or improve their mortgages and serves as a valuable handbook for realtors investors and mortgage lenders This well written simple approach to educating people puts light at the end of the tunnel and gives people real tangible hope for the future of home ownership R Carter Langston Courier Tribune Asheboro North Carolina The most complete work I ve seen on home loans An excellent handbook for anyone in the real estate field and an absolute must for existing or potential homeowners Jim Dimos Attorney and Louisiana State Representative **How to Get the Best Home Loan** W. Frazier Bell, 2002-03-14 Save Time and Money and Get the Loan That s Right for You Ever changing mortgage guidelines confusing financial forms if you re buying or refinancing a home you know all too well how overwhelming and intimidating the mortgage process can be This revised edition of How to Get the Best Home Loan guides you through all the critical issues and demystifies the mechanics of mortgage lending everything from disclosures and fees to closing costs points and making payments Longtime mortgage banking industry insider and former realtor W Frazier Bell helps you sidestep the risks of financing a mortgage and sheds light on many unknown aspects that keep borrowers from making intelligent money saving decisions Written in clear simple language this comprehensive Second Edition features new information on desktop underwriting merged credit reports and using the Internet as well as updated sections on verifications qualifying and loan types Bell gives you hands on access to his hard won experience providing the tools you need to Understand why lenders do the things they do Learn what to look for when comparing loans and lenders Head off potential problems and expensive mistakes Navigate FRMs ARMs FHAs GEMs and TILs Know why certain loans may be better for you than others Save yourself hundreds even thousands of dollars Packed with real life examples sample forms and proven advice How to Get the Best Home Loan Second Edition will ensure that you get the right loan at the right price from the right lender Real Estate Record and Builders' Guide , 1930

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