



BASIC FEATURES OF USDA, VA, FHA AND CONVENTIONAL LOANS COMPARED

	USDA	VA	FHA	CONVENTIONAL
Max Financing	100%	100%	96.5%	97%
Financing Closing Costs	Yes	No	No	No
One Time Fee (Financed)	Guarantee Fee 1.0%	VA Funding Fee 0-3.6%	Financed MIP 1.75%	Varies
Monthly Fee	.35%	N/A	.85%	Varies
Bankruptcy (Waiting Period)	3 Years	2 Years	2 Years	4 Years
Foreclose (Waiting Period)	3 Years	2 Years	3 Years	7 Years
Short Sale (Waiting Period)	3 Years	2 Years	3 Years	4 Years

(Information is accurate as of 2019 and is subject to change without notice)



Call or email us to discuss your scenario and let us show you the Metroplex Difference!



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Enzo
 Office Dog / Mascot