



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

	<b>USDA</b>	<b>VA</b>	<b>FHA</b>	<b>CONVENTIONAL</b>
<b>Max Financing</b>	100%	100%	96.5%	97%
<b>Financing Closing Costs</b>	Yes	No	No	No
<b>One Time Fee (Financed)</b>	Guarantee Fee 1.0%	VA Funding Fee 0-3.6%	Financed MIP 1.75%	Varies
<b>Monthly Fee</b>	.35%	N/A	.85%	Varies
<b>Bankruptcy (Waiting Period)</b>	3 Years	2 Years	2 Years	4 Years
<b>Foreclosure (Waiting Period)</b>	3 Years	2 Years	3 Years	7 Years
<b>Short Sale (Waiting Period)</b>	3 Years	2 Years	3 Years	4 Years
<b>Seller Concessions</b>	up to 6%	unlimited (4% toward prepaids)	up to 6%	3% (less than 10% down) / 6% (10%+ down)

*(Information is accurate as of 2020 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