

Conventional vs. FHA vs. VA

Credit score

Conventional	FHA	VA
620	580 with 3.5% down	None unless lender requires

Down payment

Conventional	FHA	VA
3%	3.5%	None

Best for

Conventional	FHA	VA
Borrowers with good to excellent credit	Borrowers with lower credit scores looking for lower-priced properties	Borrowers who have served in the military, are currently serving or are an eligible military spouse

Bankrate®

Question Answers For Fha Va Conventional Loans

Lei Shi



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