WHICH LOAN PROGRAM IS Right for you?

FHA

Minimum FICO*: 550
Debt-to-Income:** 55%
MI: .55 of Loan Amount
Loan Limit: $563,500

FHA loans typically provide lower interest rates and lower down payment requirements, making it an attractive first time home buyer program for buyers with credit scores above 550.

USDA

Minimum FICO*: 600
Debt-to-Income:** 43%
MI: .30 of Loan Amount
Loan Limit: DTI Dependent

Properties in eligible rural areas, do not require a down payment, have low monthly mortgage insurance, and may allow closing costs to be rolled into the loan.

CONVENTIONAL

Minimum FICO: 620
Debt-to-Income:** 50%
MI: Variable
Loan Limit: $795,000

Get into your dream home or refinance your current home with a conventional loan from Alta Home Lending.

VA

Minimum FICO*: 600
Debt-to-Income:** 55%
MI: None
Full Entitlement: No Loan Limit
Remaining Entitlement: $795,000

As a veteran, you've served our country and earned the right to obtain a VA loan. VA loans are reserved for veteran and active duty buyers and do not require a down payment or monthly mortgage insurance.

AS YOUR **LOCAL MORTGAGE PROFESSIONAL**, I'M PREPARED TO HELP FIND THE **RIGHT LOAN PROGRAM** FOR YOU AND **GUIDE YOU THROUGH** THE ENTIRE HOME LOAN PROCESS.

Contact me to learn more.

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