

HOME FINANCING, SIMPLIFIED

Conventional Loan Quick Guide

A flexible option for primary homes, second homes, and many investment properties.

Why conventional is popular

- Conventional financing offers a wide range of down-payment and property options for qualified borrowers.
- Private mortgage insurance may apply when the down payment is below certain equity levels, but it may not be permanent.
- It can work well for buyers with strong credit profiles or those seeking flexibility beyond government-backed programs.

Qualification is scenario-specific

- Pricing and approval depend on credit, loan-to-value, occupancy, property type, income, assets, and other risk factors.
- Automated underwriting findings help determine documentation and eligibility requirements.

Compare structure, not labels

- A conventional loan is not always better than FHA, VA, or USDA simply because it is "conventional."
- The right answer comes from comparing payment, cash to close, mortgage insurance, rate, and long-term goals.

Want a side-by-side comparison?

We can compare conventional against the other programs that fit your scenario.

[Run your numbers](#) | kindredmortgage.com