

FINANCING CHEAT SHEET

	Conforming Conventional	FHA	USDA	VA - Standard	One+
Maximum Loan Amount	\$766,550	\$498,257 (some counties may be higher)	Based on Property Location	\$2,000,000	\$350,000
Down Payment	Minimum 3% Down (PR)	Minimum 3.5% Down	None for Qualified Borrowers	None for loan amounts < \$144,000 w/ Full Entitlement	As Low as 1%
Program Fees	None	UFMIP Fee Required*	Up Front Guarantee Fee Required	Funding Fee Not Required if Disabled	
Minimum Credit Score	620	580	600 with GUS Approval	580 with AUS Approval	620
Second Homes	Yes	No	No	No	No
Investment Property	Yes	No	No	No	No
Multi-Family (2-4 Units)	Yes	Yes	No	Yes	No
Income Restrictions	None	None	Based on Property Location	None	> 80% of the AMI
Max Seller Contributions	6% if LTV 75.01-90.9%, 3% LTV >90%	6%	6%	4%	3%



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