

Preparing to purchase a home?

Find the right loan for you

	Conventional	FHA	VA	USDA
MINIMUM CREDIT SCORE	620	500	500	620
MINIMUM DOWN PAYMENT	3%	3.5%	0%*	0%
LOAN LIMIT*	\$766,550 <i>(HomeReady®/ Home Possible® excepted)</i>	\$498,257	No limit*	Varies by county
MONTHLY MORTGAGE INSURANCE	Varies	Yes	No	Yes
UPFRONT MI OR FUNDING FEE	No	Yes	Varies	Yes
YEARS SINCE SHORT SALE OR DEED IN LIEU OF FORECLOSURE	4	3	2	3
YEARS SINCE FORECLOSURE	7	3	2	3
YEARS SINCE CHAP. 7 BANKRUPTCY	4	2	2	3
YEARS SINCE CHAP. 13 BANKRUPTCY	2 years from discharge date; 4 years from dismissal date	1 year of the payout must elapse; payment performance must be satisfactory; court's permission to enter into a mortgage	1 year of the payout must elapse; payment performance must be satisfactory; court's permission to enter into a mortgage	1 year of the payout must elapse; payment performance must be satisfactory; court's permission to enter into a mortgage

**We offer a variety of financing options to meet your goals.
Have questions or want to find the perfect home loan?
Contact me today!**

*Please call to discuss the different loan limits for 1-4 unit properties. Effective January 1, 2023. Loan limit waived with sufficient veteran's loan entitlement.



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Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). See <https://crosscountrymortgage.com/licensing-and-disclosures/state-disclosures/> for a complete list of state licenses. 2039102 86azydadf