

| Comparison Factor              | FHA Loans                                             | Conventional Loans                                      |
|--------------------------------|-------------------------------------------------------|---------------------------------------------------------|
| Down Payment                   | 3.5% of loan amount                                   | 3% to 20% of loan amount                                |
| Mortgage Insurance             | MIP required regardless of down payment size          | PMI required w/ less than 20% down payment              |
| Minimum Credit Score           | 500 w/ 10% down<br>580 w/ 3.5% down                   | 620                                                     |
| Property Type                  | Primary residence                                     | Primary, secondary, investment, and vacation properties |
| Single-Family Loan Limit       | Most Areas: \$498,257<br>High-Cost Areas: \$1,149,825 | \$766,550 in most areas                                 |
| Max Debt-to-Income (DTI) Ratio | 50%                                                   | 45%                                                     |

# What Are The Differences Between Nsfas And Nedbank Loans

**Shirley Erwee**



## **What Are The Differences Between Nsfas And Nedbank Loans:**

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