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Conventional Loan Comparison

Compare a standard Conventional loan with eligible affordable-lending options.

Purchase price / estimated loan amount

Owner-occupied / second home / investment

Program names being compared

Down payment source / gift funds

Total housing payment including mortgage insurance

Cash to close and reserves

Income-limit / education questions

Main tradeoff and questions for Paul

Before your conversation

- [ ] Ask about HomeReady, Home Possible and other available options.
- [ ] Compare mortgage insurance, fees and cash needed together.
- [ ] Confirm program eligibility for your property and household.

A low-down-payment option is not automatically the lowest-cost option. Ask for side-by-side written estimates based on the same assumptions.

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