

# Loan Program Reference Sheet

Down payment, minimum loan amount, credit score and seller contributions for the top purchase loan programs.

Conventional Loans	Primary Home	Second Home	Rental Home
Minimum Down Payment	3% (97% loan to value (LTV))	10% (90% LTV)	15% (85% LTV)
Maximum Loan Amount	\$484,350	\$484,350	\$484,350
Minimum Credit Score	620 with 3% down	620 with 10% down	620 with 15% down
Maximum Seller Contribution	3% or 6% with 10% down	6%	2%
FHA Loans	Primary Home	Second Home	Rental Home
Minimum Down Payment	3.5% down (96.5% LTV)	n/a	n/a
Maximum Loan Amount	\$314,827	n/a	n/a
Minimum Credit Score	580	n/a	n/a
Maximum Seller Contribution	6%	n/a	n/a
VA Loans	Primary Home	Second Home	Rental Home
Minimum Down Payment	0% (100% LTV)	n/a	n/a
Maximum Loan Amount	\$484,350	n/a	n/a
Minimum Credit Score	580	n/a	n/a
Maximum Seller Contribution	4%	n/a	n/a
USDA Loans	Primary Home	Second Home	Rental Home
Minimum Down Payment	0% (100% LTV)	n/a	n/a
Maximum Loan Amount	Call for details	n/a	n/a
Minimum Credit Score	620	n/a	n/a
Maximum Seller Contribution	6%	n/a	n/a

Terms apply to the following counties in Arizona: Maricopa, Yavapai, Gila, Navajo, Yuma, Pinal.  
Call for details on other counties.

**Contact us today to find out which program is right for you!**

Find out how much you can afford, how much you can maximize your buying power, and the programs available for you to use.

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