Conventional Loans + Low Down Options

The workhorse of home financing, from 3% down to jumbo.

WHAT A CONVENTIONAL LOAN IS

A mortgage that follows Fannie Mae and Freddie Mac guidelines. Strong credit gets rewarded with excellent pricing, and there is no upfront government insurance premium.

THE 20% DOWN MYTH

You do not need 20% down. Qualified buyers can put as little as 3% down. Below 20%, private mortgage insurance (PMI) is added monthly, but it is temporary: it goes away once you reach 20% equity.

HIGH BALANCE AND BEYOND

Loan amounts above the standard conforming limit use high balance pricing, and larger loans move into jumbo territory. The right structure can save real money at these sizes.

QUICK FACTS

- **As little as 3% down for qualified buyers**
- **PMI is temporary and removable at 20% equity**
- **No upfront government insurance premium**
- **Best pricing rewards stronger credit**
- **Standard, high balance, and jumbo tiers**

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