Veterans: VA vs Conventional

You earned the benefit. Here is when to use it.

WHEN VA WINS (USUALLY)

Little or no down payment, no monthly mortgage insurance at any down payment, and strong pricing. For most eligible veterans, VA is the best deal in the market, full stop.

WHEN CONVENTIONAL CAN WIN

With 20%+ down, conventional has no mortgage insurance either and no funding fee. Exempt veterans skip the fee entirely, which tilts things back toward VA even with big down payments.

THE MYTH TO IGNORE

Sellers sometimes fear VA offers out of outdated habit. VA appraisals and timelines today run right alongside conventional. A strong pre approval letter fixes most seller hesitancy.

QUICK COMPARISON

- **VA: $0 down, no monthly MI, funding fee unless exempt**
- **Conventional: no fee, but PMI under 20% down**
- **Disability rated veterans: fee waived, VA usually wins**
- **VA benefit is reusable, even multiple loans at once**
- **Have your lender price both in writing**

YOUR MORTGAGE GUIDE
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Scan to see today's VA pricing