



**For more information:**

Call or Text: 573-686-7221

Email: [info@ozarkfcu.com](mailto:info@ozarkfcu.com)

Apply Online: <https://ozarkfcu.mymortgage-online.com/>

Conventional Loans	FHA Loans	VA Loans	USDA Loans
Not backed by the government	Backed by the US Dept of Federal Housing Administration (FHA)	Backed by the US Dept of Veteran Affairs (VA)	Backed by the US Dept of Agriculture (USDA)
Brwrs with lower Debt-to-Income (DTI) ratio	Brwrs with low-to-moderate income with higher levels of debt	Brwrs of all types	Brwrs with low-to-moderate income with lower levels of debt
Lower risk brwrs	Higher risk brwrs	Lower risk brwrs	Lower risk brwrs
Higher credit score to qualify	Lower credit score are eligible	All types	Higher credit score to qualify
Down payment of 3% to 20%	Lower down payment of 3.5%	\$0 down payment	\$0 down payment
Seller credits of 3% max	Seller credits of 6% max	Seller credits of 4% max	Seller credits of 6% max
Single Family Max Loan amount \$726,200 / Minimum \$40,000	Single Family Max Loan amount \$472,030 / Minimum \$40,000	Single Family Max Loan amount \$726,200 / Minimum \$40,000	Single Family Max Loan amount based on property location / Minimum \$40,000
No upfront Funding Fee	Pay upfront FHA Funding Fee of 1.75% (can be financed into the loan)	Pay upfront VA Funding Fee of 2.15% for 1st use or 3.30% for 2nd use, unless brwr is exempt per COE (can be financed into the loan)	Pay upfront USDA Funding Fee of 1% (can be financed into the loan)
Monthly MI for 80% LTV or less	Monthly MI for life of loan at 96.50% -90.01% LTV. 90% LTV or less. Monthly MI exists for 11 years	No Monthly MI	Monthly MI for life of loan
Can finance primary residence, vacation home, rental property. etc	Main financing of a primary residence only	Main financing of a primary residence only	Main financing of a primary residence only
Property location: No restrictions	Property location: No restrictions	Property location: No restrictions	Property location: Rural and Suburban Areas
Bankruptcy seasoning for 4 yrs after Chapter 7 discharge date	Bankruptcy seasoning for 2 years after Chapter 7 discharge date	Bankruptcy seasoning for 2 years after Chapter 7 discharge date	Bankruptcy seasoning for 3 years after Chapter 7 discharge date

Loan terms and conditions based on credit approval. NMLS#446357

