

Comparing Loans: Primary, Vacation, Investment, or Condo-Hotel

Exploring the varying loan rates and terms for different property types is essential for informed financial planning. Each type of property in Tahoe, carries unique risks and investment potentials, influencing their respective loan terms.

***Please note that these charts and tables are intended as a preliminary guide for understanding property financing in Tahoe, and may not reflect current rates as they frequently change. For accurate and up-to-date information, it's always advisable to consult with your lender.

	Primary Residence	Vacation Home	Investment Property	Condo-Hotel
JUMBO Minimum <ul style="list-style-type: none"> Down Payment Interest Rate Monthly Reserves (\$ left over after down payment) 	<ul style="list-style-type: none"> 15% 7.50% 18 Months 	<ul style="list-style-type: none"> 20% 7.750% 6 Months 	<ul style="list-style-type: none"> 20% 8.125% 12 Months 	<ul style="list-style-type: none"> 25% 8.750% 12 Months
Conforming Loan up to \$766,550 <ul style="list-style-type: none"> Down Payment Interest Rate Monthly Reserves (\$ left over after down payment) 	<ul style="list-style-type: none"> 5% 6.875% 3 Months 	<ul style="list-style-type: none"> 10% - 20% 7.650% - 7.125% 12 - 6 Months 	<ul style="list-style-type: none"> 15% - 30% 8.125% - 7.375 12 Months 	<ul style="list-style-type: none"> 25% 8.750% 12 Months
FHA/VA Loan up to \$763,600 <ul style="list-style-type: none"> Down Payment Interest Rate Monthly Reserves (\$ left over after down payment) 	<ul style="list-style-type: none"> 3.5% 5.750% 3 Months 	N/A	N/A	N/A

