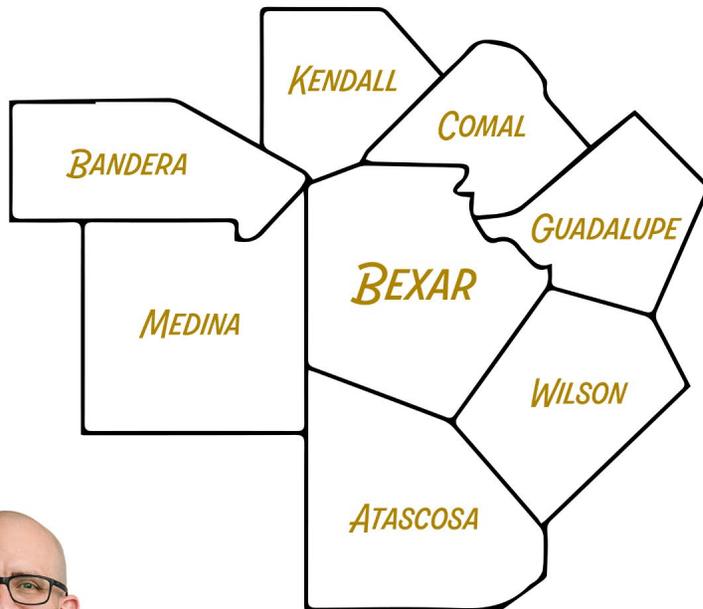


# 2026 REALTOR REFERENCE GUIDE

**CONFORMING LOAN LIMIT: \$832,750**

**SAN ANTONIO AREA FHA COUNTY LIMIT: \$557,750 (one family), \$714,000 (two family)**



**Mario Galdos**  
Sr. Loan Officer | NMLS# 220759

VA Funding Fee (Purchases)		
All veterans (Regular Military, Reserves, and National Guard)		
Down Payment	1st Time	Subsequent
0%	2.15%	3.3%
Between 5% & 9.99%	1.5%	1.5%
10% or greater	1.25%	1.25%

Can be paid in cash or financed. Waived for qualified disabled vets and Active Duty Purple Heart recipients. Must provide a certificate or military order to document Purple Heart award on or before the date of loan closing. No Monthly MI.

### SETTLEMENT TIPS

Title companies and closers are typically very busy at month end since so many people try to close then, and this creates delays and extra stress.

Consider another week. Avoid the morning after a holiday weekend. Pick a time during the day when decision makers can be reached if there are any issues. Allow for contingencies.

### CONSIDERING A CONDO?

Condo financing is available for non-warrantable properties with as little as 20% down and up to \$2 Million loan amount.

P&I Payment Calculator (Amount Per \$1,000)	
30 Years	
Sample Rate	Factor*
5.75%	\$5.84
6.00%	\$6.00
6.25%	\$6.16
6.50%	\$6.32
6.75%	\$6.49
7.00%	\$6.65

\*Factor is amount of principal & interest payment due for every \$1,000 borrowed, based on corresponding Sample Rate. This amount should not be used to calculate a potential mortgage payment, as other figures such as taxes, homeowner's insurance, mortgage insurance, and HOA fees may need to be included to calculate an accurate payment amount.

### LOW AND NO MONEY DOWN OPTIONS

- USDA ..... **0% Down**
- VA ..... **0% Down**
- Conventional ..... **3% Down**
- FHA ..... **3.5% Down**

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