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# Give yourself credit portfolio answers

Short Answer: To buy a house with a conventional mortgage, USDA loan, or VA loan, you will typically need a credit score of at least 620 to 640. Those with lower scores may be eligible for FHA loans, which have minimum scores of 500 or 580, depending on the down payment amount. For more information on what credit score you need to buy a house, see below. What Credit Score Do You Need to Buy a House? The minimum credit score needed to buy a home varies depending on the type of loan. In general, you must have a credit score of at least: Conventional mortgage: 620 Federal Housing Administration (FHA) loan: 500 or 580, depending on your down payment amount U.S. Department of Agriculture (USDA) loan: No nationwide minimum; usually 640 U.S. Department of Veterans Affairs (VA) loan: No nationwide minimum; usually 620 Because FHA loans are government-insured, they are typically easier to get than conventional mortgages. They are designed for first-time home buyers and those with lower credit scores, low down payment savings, and moderate income. Down payments for FHA loans start at 3.5%, while conventional loans typically require down payments between 5% and 20%. (USDA and VA loans do not require down payments, but have additional eligibility requirements.) If an FHA lender approves you with a credit score between 500 and 579, it will usually require an increased down payment of 10%. However, only select FHA lenders offer this; we contacted several FHA lenders, including Quicken Loans, and found that most require a minimum score of 580. The Ideal Credit Score to Buy a House To qualify for the best interest rates, you should have a credit score of 740 or above. All but one of the lenders we contacted said 740; the other said 760. Keep in mind that because a score of 740 or above is generally considered "Excellent," an 850 credit score (the best a person can get) will likely get you the same interest rate as someone with a 740. To determine if you have the ideal credit score for buying a home, make sure the average of your three scores is at least 740. You can use online tools like Credit Karma or CreditWise to monitor your score yourself; if it remains above 740 between all three of the major bureaus (Equifax, Experian, and TransUnion) for a few months, you should qualify for a low interest rate. If you don't have an excellent credit score, you may be able to get your interest rate decreased in other ways, such as by offering a larger down payment. How Lenders Decide Your Score There are several different credit scores your lender will likely use to assign you an interest rate. Most lenders check FICO scores from the three major credit bureaus (Equifax, Experian, and TransUnion), which provide three different score versions: Equifax Beacon 5.0 Experian/Fair Isaac Risk Model v2 TransUnion FICO Risk Score 04 If all three scores are different, the lender will use the middle score rather than the highest or lowest score. If two of the scores are the same, the lender will use that score, regardless of whether the two repeated scores are higher or lower than the third score. Other Mortgage Approval Factors Lenders will determine your eligibility for a mortgage based on the following criteria: Credit score Credit history/profile Debt-to-income ratio Down payment Employment history Income Savings Note that VA and USDA loans have additional requirements: VA loans are for members or veterans of the military, and USDA loans require that the home is located in an eligible rural area. Because lenders consider all of these factors, a low credit score won't necessarily disqualify you for a loan, particularly if you choose a lender that practices manual underwriting. However, if approved, lower credit scores will receive higher interest rates, meaning the total cost of your home by the time you pay the mortgage off will be higher. In Summary The minimum credit score for a conventional loan is 620, while FHA lenders will approve applicants with lower scores of 500 or 580 and up. Military members and veterans with scores of 620 or higher typically qualify for VA loans. USDA loans for rural property usually require a score of at least 640. For the best interest rate on your mortgage, you will need a credit score of 740 or higher. Want to avoid a mortgage altogether? See the pros and cons of buying a home with cash. A portfolio, or a career portfolio as it's sometimes called, is a collection of materials or documents which are representative of your career activities. It proves you have the skills and abilities mentioned in your resume. Your portfolio should be a collection of some of your finest work, which will create a positive impression about yourself to a potential employer or recruiter. Having a portfolio is the best proof you can give an interviewer about your talents. Different careers require different portfolios. In this article we will attempt to give you a general idea of what you should include in your portfolio. A copy of your master resume Make sure your resume is complete, informative and up to date. Samples of your work Include samples of finished products you've produced. It's also beneficial to include copies of awards you may have received, as well as newsletters, press releases or testimonials about yourself or your work. A List of your accomplishments Highlight any special things you've done in other jobs that are outside the realm of normal job responsibilities. This list may include such things as how the company saved money due to your initiatives, how often you stayed late in the office or worked the weekend without extra pay, or how you helped avoid internal problems in the company. A List of your talents Show how the new company can benefit by hiring you. Companies like to hire people they can rely on when different situations arise. Stress any talents that you have, such as problem solving or the ability to analyze difficult situations. You may want to include life experiences that can be of value to the company.

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