

So..... **How do I tell the difference between a
PUD and a Condo ??**

Do yourself a favor and learn this, (it is so important and so simple).

Look at the properties legal description.

If it says “Unit”, it’s a condo

If it says “Lot” it’s a PUD

It’s that simple.....

Condominiums are great, they are wonderful properties.

However,

It is much simpler and easier for your lender to lend on a PUD, (Planned Unit Development) than a Condominium, usually with less documentation, and less restrictions,

For Conventional Loans, Condo’s often require FULL review of all condo documentation !

Also, for purposes of FHA and VA financing,

A condominium must be approved by FHA or VA, for it to be eligible for FHA or VA financing, (see attached list of [FHA](#) and [VA](#) approved condominiums in the Coachella Valley).

A PUD, just like a single family residence,
needs no such approval to be eligible for VA and FHA financing !



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