

No Additional Overlays!

USDA Rural Housing Program



- Minimum FICO required 581
- Loan-to-Value (LTV) allowed up to 100%* (Zero down from borrower) for Purchase and Rate & Term Refinance; No LTV restriction for Streamline Refinance
- U.S. Citizen, Permanent Resident
- Eligible for Owner-occupied properties only
- Program applicable for one unit properties, Planned Unit Developments (PUDs), Condominiums, and Manufactured Housing
- Adjusted household income of the household members must meet income eligibility requirements
- For Streamline Refinance: Maximum allowed Debt-to- income (DTI) ratio for manual underwriting is 29% / 41%
- USDA loans will be run through GUS (Guaranteed Underwriting System)

*On a USDA 30-Year fixed rate purchase with loan amount \$151,515.00 (at 100% LTV with zero down from borrower), at an interest rate 4.25% with \$2,539.39 discount points (Annual Percentage Rate - 4.9919%), you will be required to make 360 equal monthly payment of \$745.36 (which includes principal and interest only, so your actual payment, including taxes, insurance and other property charges, will be higher).



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On a USDA 30-year fixed rate purchase with loan amount \$131,313 (at 100% LTV with zero down from borrower and FICO 779), at an interest rate 4.75% with \$4,205.96 discount points (Annual Percentage Rate: 5.5887%), you will be required to make 360 equal monthly payments of \$684.99 (which includes principal and interest only, so your actual payment, including taxes, insurance, and other property charges, will be higher).

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