



# USDA

## Product Highlights

- Minimum FICO: **550**
- Maximum LTV/CLTV: **100%**
- Maximum Ratio: **29%/41%**
- Non-Traditional Credit Allowed
- SFR, PUD, Condos, MFG Homes (that meet all RD requirements), Modular Homes, and Leaseholds Allowed
- Gift Funds Permitted
- Purchase, R&T, Streamline Available
- Manual UW Allowed
- Hazard Insurance Required
- Property Must Meet Eligibility Requirements
- RD Approval Required Prior to Drawing Docs