

# USDA Product Matrix – TPO

Occupancy	Units	Maximum Loan Amount	Maximum LTV	CLTV	Minimum Fico	Maximum DTI
<b>USDA (RD-Rural Development) Purchase</b>						
Primary Residence	1-4	Refer to USDA Area Limits	101% (includes Funding Fee)	101% (includes Funding Fee)	580	Per GUS or Manual UW Requirements (Customarily 28.99/40.99%)  First-Time Homebuyer must have a 640 min for DTI>45%
<b>USDA (RD-Rural Development) Rate and Term</b>						
Primary Residence	1-4	Refer to USDA Area Limits	101% (includes Funding Fee)	101% (includes Funding Fee)	580	Per GUS or Manual UW Requirements (Customarily 28.99/40.99%)
<b>USDA (RD-Rural Development) Streamline and Streamlined Assist – For existing Section 502 Guaranteed (not direct) Transactions</b>						
Primary Residence	1-4	Refer to USDA Area Limits	Refer to 3555	Refer to 3555	580	Per USDA Streamline or Streamlined Assist 3555 Requirements (No Ratios for Streamlined Assist)

Please refer to On Q Financial Overlays and USDA Handbook 3555 for more information. If you have any questions relating to the above contact our scenario desk at [TPOscenarios@OnQFinancial.com](mailto:TPOscenarios@OnQFinancial.com)