

LOAN AMOUNT, FEES, TERMS*			
Maximum Loan Amount	 100% of Appraised Value Cannot exceed Area Loan Limit—all counties are at \$235,612 or higher Limited by applicant's repayment ability 		
Loan Term	33 years; some applicants may qualify for 38 years30 years for manufactured homes		
Interest Rate	 Fixed interest rate at closing. Rate can change monthly. As of Apr. 1, 2018, 3.75% Payment assistance can reduce actual interest rate to as low as 1% 		

APPLICANT GUIDELINES*			
Credit	 No minimum credit score required by Rural Development. All applicants must have at least 2 historical trade lines to validate the credit score. Non-traditional credit is allowed for applicants with less than two scores. 3 sources are required (utilities, rent, insurance, etc.) Some instances of unacceptable credit Late payments Collections Judgements Bankruptcy w/in past 3 years Credit waivers are possible 		
Ratios	 29% PITI / 41% TDR for very low applicants 33% PITI / 41% TDR for low income applicants 		
Employment	No minimum history requirement. Income must be considered stable and dependable.		

PROPERTY GUIDELINES*		
Property	 Must be decent, safe and sanitary—necessary repairs can be financed up to appraised value Must be modest Limitation on acreage financed Sq ft of living area 2,000 or less No income producing property Safe water test required for private wells Well and/or septic inspection required for private systems Home inspection required 	
Condos	Typically, project must be approved by Fannie, Freddie, VA, or HUD	
Manufac- tured Homes	Must be new and purchased from an approved dealer/contractor	

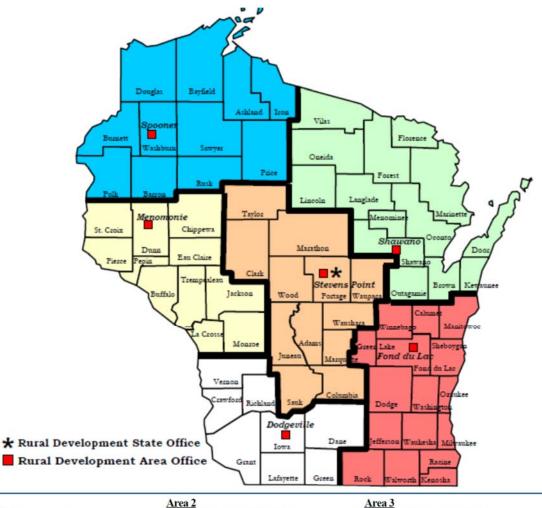
* Refer to the following resources for additional program requirements.		
HB-1-3550	http://www.rd.usda.gov/publications/regulations-guidelines/handbooks	
Income & Property	http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do	
Eligibility		
WI RD Direct Staff	715-345-7611 or SFHapplication@wi.usda.gov_www.rd.usda.gov/wi	





Wisconsin

Office Locations



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