

USDA Mortgage Requirements and Guidelines

There are two types of USDA Mortgage Requirements:

- **The home needs to be located in a designated USDA area**
- **The borrower needs to meet USDA Mortgage Requirements and need mortgage guidelines of USDA to qualify for USDA loans.**

Private lenders originate, process, underwrite, fund, nor services home loans. USDA is a government agency that insures and guarantees home loans that meet USDA Mortgage Requirements in the event lenders take a loss on borrowers who default on their USDA Loans.

USDA Guidelines on Debt-To-Income Ratios as follows:

- **29% or less front end debt to income ratios**
- **41% back end debt to income ratios**
- **Minimum credit scores of 580**
- **Two-year employment history**
- **Full-time employment and employment likely to continue for the next three years**
- **Timely payments in payments in the past 12 months**
- **Borrowers need to meet a minimum of 580 credit scores.**

A large percentage of our loans we originate and close are USDA Loans. The team at GCA Mortgage Group is available 7 days a week, evenings, weekends, and holidays.

USDA promotes homeownership to families in need of housing with limited income. Higher-end wage earners do not qualify for this loan program Ideal candidate for this loan program are folks with the following:

- **First time home buyers who with children in need of housing**
- **Cannot afford down payment to purchase a home with conventional financing**
- **Lower-income wage earners with families where they need a home and not a one or two-bedroom apartments**

Many home buyers think only farm towns are designated USDA designated areas. This is not true. Many suburban areas nearby major cities are designated USDA designated areas.



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