



WM USDA Rural Housing									
	MINIMUM LTV <sup>1</sup>	MAXIMUM LTV <sup>2</sup>	CLTV	MAX LOAN AMOUNT	MINIMUM FICO	CASH OUT	MAX RATIO	MI	MONTHS RESERVES
<b>Purchase 1 Unit, Condo &amp; PUD</b>	80.01%	101.00%	See Product Profile	See Product Profile	620	Not Permitted	29%/41%	Not Required	Not Required
<b>No Cash Out Refinance 1 Unit, Condo &amp; PUD</b>	None	101.00%	See Product Profile	See Product Profile	620	Not Permitted	29%/41%	Not Required	Not Required

1. Based on appraised value
2. When guarantee fee is financed