



GMFS
PARTNERS

USDA PILOT PROGRAM

GMFS OFFERS USDA LOANS FOR BORROWERS
IN LOUISIANA WITH FICOS DOWN TO 580.

FICO AS LOW AS
580

Must follow all USDA Guidelines with additional requirements below

- Minimum FICO 580
- No Rent Free Allowed
- DTI per USDA - max 41% back end
 - (no layering above USDA caps)
- 1 month PITIA reserves required
- No recent major derogatory (per USDA seasoning rules)
- Louisiana properties only

**Contact your District Director
for more information**