

## Changes to Government Loans over 45% DTI

*Revised 10/1/2020*

Debt-to- Income Ratio	Home Advantage		House Key	
	FHA / VA / USDA	Fannie / Freddie	FHA / VA / USDA	Fannie / Freddie
<b>Up to 45% DTI</b>	Unchanged: 620 minimum score Serviced by Lakeview	Unchanged: 620 minimum score Serviced by Idaho	Unchanged: 620 minimum score Serviced by Idaho	Unchanged: 620 minimum score Serviced by Idaho
<b>45.01% to 50% DTI</b>	<b>Changed:</b> <b>640 minimum score</b> <b>Serviced by Idaho</b>			

