



OVAL USDA Overlays

- No Single Wide Manufactured Housing
 - Minimum FICO score of 620
 - No Manual Underwrite
 - No Construction-Permanent Loans
 - No Renovation Lending
 - No EEM
 - No MCC or DPA Loan Programs
 - Maximum Loan Amount of \$806,500 (Cont. US) and \$1,209,750 (AK/HI)
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- Underwriting turn time is 24-48 hours.