

WHO THIS HELPS

- Existing USDA borrowers
- Rural homeowners looking to lower payments
- Past clients ready for a refinance check-in

PROGRAM HIGHLIGHTS

- No appraisal required
- No DTI calculations required
- No GUS submission required
- Simplified underwriting process
- Designed for speed + efficiency

GUIDELINES AT A GLANCE

- Existing USDA loan required
- 180-day seasoning minimum
- Primary residence only
- 30-year fixed rate only
- No cash-out allowed

PERFECT SCENARIO

- Past USDA borrower who hasn't refinanced recently
- Client looking for lower payment
- Rural homeowner you closed 1-5 years ago

Additional Scenario:

Fast Refi with No Appraisal or DTI

Borrower Profile

- Existing USDA borrower
- Rural property
- Purchased 2 years ago

Challenge

Wants lower payment but:

Income increased (DTI would be tight)

Doesn't want full documentation process

Solution (USDA Streamline Assist)

No appraisal required

No DTI calculation required

No GUS submission

Payment reduced

Outcome

Closed quickly with minimal documentation

Borrower saved money monthly