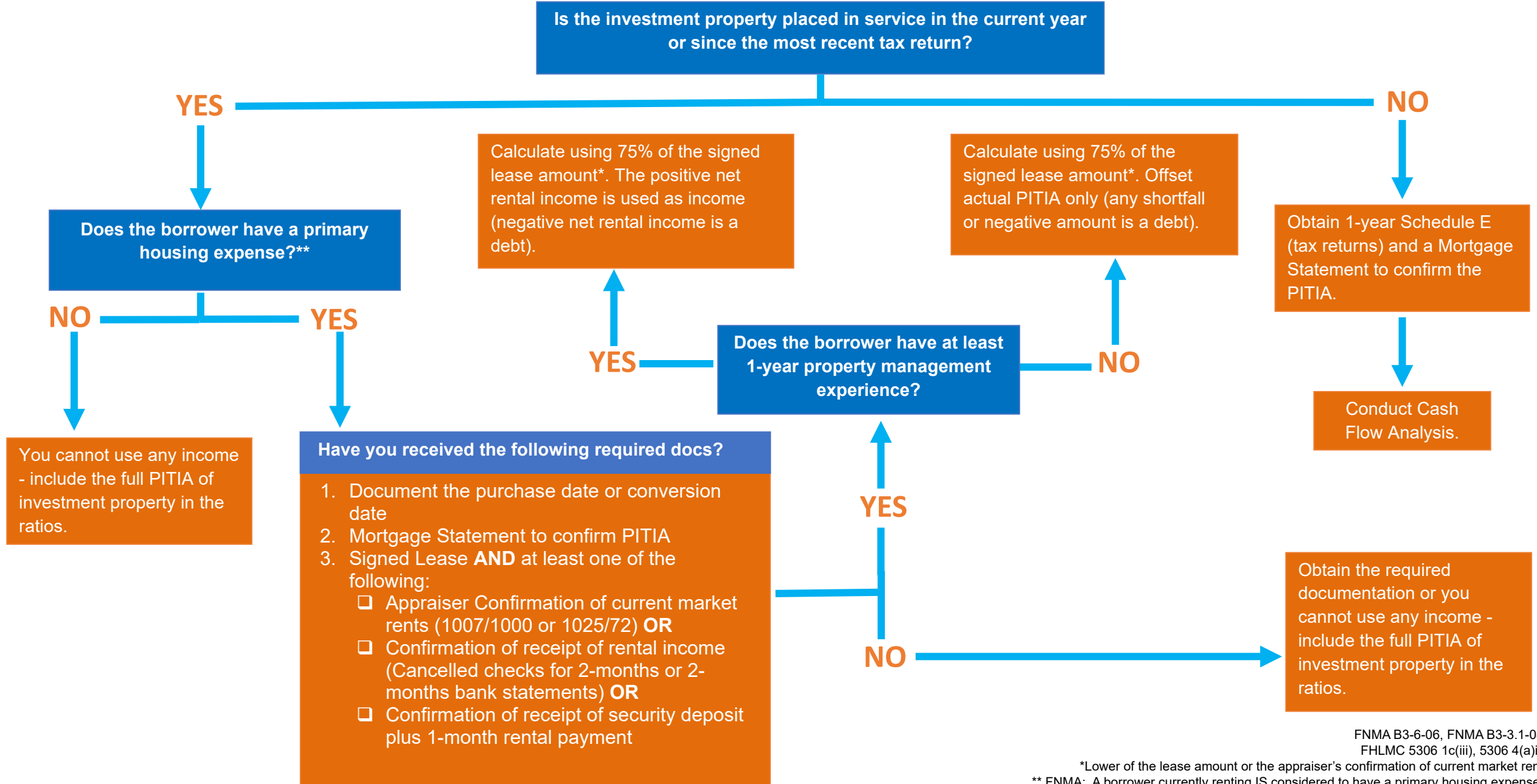


USING RENTAL INCOME TO QUALIFY YOUR BORROWER

Flow Chart

For More information, watch our Essentials Live Class Recording [New GSE Documentation Requirements for Rental Properties](#)



FNMA B3-6-06, FNMA B3-3.1-08
FHLMC 5306 1c(iii), 5306 4(a)iii
*Lower of the lease amount or the appraiser's confirmation of current market rent
** FNMA: A borrower currently renting IS considered to have a primary housing expense.
**FHLMC: A Borrower must own their primary residence.