

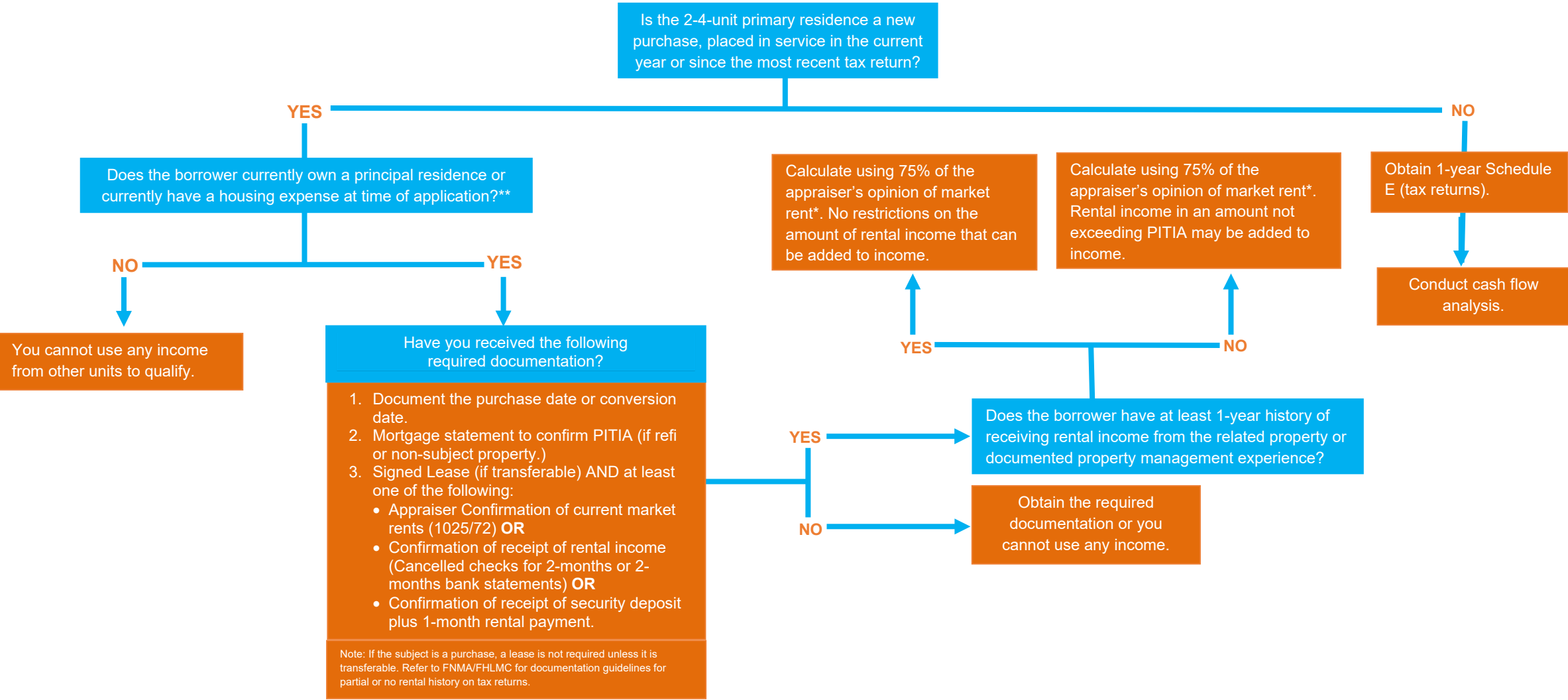
Primary Residence 2-to-4-Unit Property

Flow Chart

Please review our [Rental Property – Primary Calculator](#) to determine the average monthly income/loss for a 2-to-4-unit owner-occupied property.



FNMA B3-6-06, FNMA B3-3.1-08
FHLMC 5306 1c(iii), 5306 4(a)iii, Bulletin 2024-9



*Lower of the lease amount or the appraiser's confirmation of current market rent
** A borrower currently renting IS considered to have a primary housing expense.