

# A Message From DSHA



Good Afternoon,

**Effective November 1, 2020**, DSHA will be requiring the most recent copy of the DU/LP findings in the compliance review package. This will need to be uploaded along with the other required documents for ALL reservations. Please use the most recent 'Transmittal of Loan Documents' form, which can be found on our Lender's Resource website.

**As a reminder:**

>DSHA's Welcome Home, Home Again and Preferred Plus Programs have a maximum Debt-to-Income ratio (DTI) of 45% for all borrowers with a FICO score of less than 699. There is no maximum DTI ratio for FICO scores greater than 699.

>Please make sure you are using the most current Property Taxes/HOI to ensure you are not exceeding the DTI limits.

>Also, please make sure you are inputting the MCC income on the 1003 as 'other income' - this is not allowed as a credit to the monthly payment unless your mortgage type is USDA.

**\*\*There are NO EXCEPTIONS to this guideline\*\***

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If you have questions about this change, please reach out to Dawn Momot (302) 577-5001 or Dawn.Momot@destatehousing.com.

Sincerely,  
DSHA Housing Finance

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