



United States Department of Agriculture
Wisconsin Rural Development

WAIVER REQUEST
GUARANTEED RURAL HOUSING LOAN PROGRAM

Type of Waiver Requested: Credit Repayment Ratios Payment Shock

Applicant

Co-Applicant

Planned Loan Amount: _____

Monthly Repayment Income: _____

Proposed Ratios: Housing (PITI) _____

Total Debt: (TDR) _____

Credit Scores: _____ / _____ / _____
Applicant

_____ / _____ / _____
Co-Applicant

Previous Monthly Housing Cost: _____

Proposed Monthly Housing Cost: _____

Percent of Payment Shock: _____

Employment & Earnings History: _____

Compensating Factors: _____

Signature of Lender's Underwriter

Telephone Number

Date