

To determine the amount of rental income from the subject property that can be used for qualifying purposes when the borrower is purchasing a two- to four-unit principal residence or one- to four-unit investment property, the lender must consider the following:

If the borrower...	Then for qualifying purposes...
• currently owns a principal residence (or has a current housing expense), and • has at least a one-year history of receiving rental income or documented property management experience	there is no restriction on the amount of rental income that can be used.
• currently owns a principal residence (or has a current housing expense), and • has less than one-year history of receiving rental income or documented property management experience	• for a principal residence, rental income in an amount not exceeding the PITIA of the subject property can be added to the borrower's gross income, or • for an investment property, rental income can only be used to offset the PITIA of the subject property.
• does not own a principal residence, and • does not have a current housing expense	rental income from the subject property cannot be used.

Note: This policy does not apply to HomeReady loans with rental income from an accessory unit.

Effective Date

The updated requirements will apply to new loan casefiles submitted to DU on or after the weekend of December 7, 2019, and for manually underwritten loans with application dates on or after December 7, 2019.

12 Fnma Guidelines Property Preservation

**United States. Congress. House.
Committee on Banking, Finance, and
Urban Affairs. Subcommittee on
Financial Institutions Supervision,
Regulation and Insurance. Resolution
Trust Corporation Task Force**

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Foreclosed Christopher K. Odinet, 2019-02-07 Analyzes the poorly regulated world of mortgage servicers and offers reforms designed to protect consumers and ensure financial stability *Requirements for Recurring Reports to the Congress* ,1982 Describes reports required of executive branch agencies by the Congress on a recurring basis **Code of Federal Regulations** ,1996 Special edition of the Federal Register containing a codification of documents of general applicability and future effect with ancillaries **L.S.A., List of C.F.R. Sections Affected** Internal Revenue Service, United States. National Archives and Records Service, United States. National Archives and Records Administration, 1980 The Code of Federal Regulations of the United States of America ,2003 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government Code of Federal Regulations, Title 12, Banks and Banking, PT. 900-End, Revised as of January 1, 2010 Office of the Federal Register (U S), 2010-04 The Code of Federal Regulations is a codification of the general and permanent rules published in the Federal Register by the Executive departments and agencies of the United States Federal Government

Code of Federal Regulations, Cfr Index and Finding AIDS, Revised as of January 1, 2011 ,2011-05-18 **Code of Federal Regulations, Title 12, Banks and Banking** ,2011-05-11 **Federal Reserve Requirements Act of 1978** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1978 Year End Asset Sales, Institutions Resolution, Management, and the Strategic Plan United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Financial Institutions Supervision, Regulation and Insurance. Resolution Trust Corporation Task Force, 1991

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