### Changes to Government Loans over 45% DTI

**Effective May 18, 2020**

<table>
<thead>
<tr>
<th>Debt-to-Income Ratio</th>
<th>Home Advantage</th>
<th>House Key</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Up to 45% DTI</strong></td>
<td>FHA / VA / USDA</td>
<td>Fannie / Freddie</td>
</tr>
<tr>
<td></td>
<td>Unchanged: 620 minimum score Serviced by Lakeview</td>
<td>Unchanged: 620 minimum score Serviced by Idaho</td>
</tr>
<tr>
<td><strong>45.01% to 50% DTI</strong></td>
<td>Changed: 660 minimum score Serviced by Idaho, not Lakeview</td>
<td></td>
</tr>
</tbody>
</table>

**FHA / VA / USDA**

- Unchanged: 620 minimum score Serviced by Lakeview
- Changed: 660 minimum score Serviced by Idaho, not Lakeview

**Fannie / Freddie**

- Unchanged: 620 minimum score Serviced by Lakeview
- Unchanged: 620 minimum score Serviced by Idaho

**Serviced by Idaho**

- Unchanged: 620 minimum score Serviced by Idaho

**Serviced by Lakeview**

- Unchanged: 620 minimum score Serviced by Lakeview
- Changed: 660 minimum score Serviced by Idaho, not Lakeview