



USDA Matrix

Revised 5/3/2022

Employment Gaps – Income Continuity

The applicant should not have any gaps in employment of more than a month within the two-year period prior to making the loan application. All gaps in employment of greater than one month over the last two years must be documented and analyzed.

- LOX from borrower will be required
- VOE should note any pertinent information from employer when available
- Documentation to support large gaps should be provided