



**Delinquent Federal Tax Debt**

Borrowers with delinquent Federal Tax Debt are ineligible.

- Tax liens may remain unpaid if the borrower has entered into a valid repayment agreement with the federal agency owed to make regular payments on the debt
- The borrower has made timely payments for at least three months of scheduled payments
- The borrower cannot prepay scheduled payments in order to meet the required minimum of three months of payments
- Mortgagee must include the payment amount in the agreement in the calculation of the borrower's DTI ratio
- Mortgagee must include documentation from the IRS evidencing the repayment agreement and verification of payments made, if applicable