



## USDA Matrix

Revised 5/3/2022

### **Standard Documentation Required:**

Employment Must be verified with the following:

#### Wage Earner

Paystubs for most recent 30 days

2 Years most recent W-2's

Written VOE for 2-year history – most USDA offices are requesting this information

#### Self Employed

2 years' tax returns for personal and business as applicable (signed)

Cash Flow Analysis worksheet

Tax transcripts for the most recent 2 years

Further information may be requested from the underwriter for clarification purposes

*If borrower does not have a 2-year history of being self-employed, the borrower is not eligible for financing*