



## USDA Matrix

Revised 5/3/2022

Must be documented per USDA guidelines for receipt or payment of child support.

### Receiving Child Support

6 months' proof of receipt required to consider in income totals. Support must be received on a regular basis and amount received be consistent to be considered as qualifying income.

Divorcee decree or child support order required. Please insure underwriting has the most recent order and original divorce decree, as the situation calls for. If most recent court ordered amount differs from the amount being received, additional documentation may be required.

Birth certificates of children may be required to establish continuance of 3 years

### Paying Child Support

May not be delinquent – verified through credit report or other verification process

Must be included in Ratios – include on 1003

Divorce Decree required. Please insure underwriting has the most recent order and original divorce decree, as the situation calls for. If most recent court ordered amount differs from the amount being paid, additional documentation may be required.

Applicants delinquent on court ordered child support are ineligible for USDA financing unless the applicant has an approved repayment agreement in place with three timely payments made prior to loan closing, the arrearage is paid in full prior to loan closing or a release of liability is documented.