

[Alert](#)
[Update](#)
[Reminder](#)
[Clarification](#)
[Training Information](#)
[Preview](#)

RD PITI Ratio Update

Truist Bank (Truist) announces alignment with RD's recently communicated updates to the credit standards for the Single Family Housing Guaranteed Loan Program (SFHGLP).

Effective Dates

Effective with Conditional Commitments issued by RD on or after November 04, 2025.

Background Information

On September 16, 2025, USDA announced updates to the credit standards for the SFHGLP. The maximum Principal, Interest, Taxes, and Insurance (PITI) ratio is being adjusted to 29% (previously 34%).

Bulletin Details

The maximum Principal, Interest, Taxes, and Insurance (PITI) ratio is being adjusted to 29%. A higher PITI ratio may be permissible under the following circumstances:

- The application submission receives an "Accept" or "Accept Full Documentation" underwriting recommendation from the RD's automated underwriting system (GUS); or
- The application meets the requirements for a ratio waiver, including:
 - a maximum PITI ratio of 32%;
 - the credit score of all applicants is 680 or greater; and
 - the applicants demonstrate at least one of RD's acceptable compensating factors

Any applications which have not received a Conditional Commitment prior to November 04, 2025, will adhere to the adjusted 29% guideline. In addition, any applications which have received a Conditional Commitment prior to the effective date of this change but are released and/or resubmitted in GUS on or after November 04, 2025, will adhere to the adjusted 29% guideline.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator at 800.382.2111, option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

This information is for use by mortgage professionals only and should not be distributed to or used by consumers or other third parties. This is not for solicitation of sales. Information is accurate as of date of posting and is subject to change without current product details and lending procedure. Truist Bank does not guarantee or assume liability for any third-party products or services. Truist Bank is an Equal Housing Lender. ©2025 Truist Financial Corporation. Truist, Truist Purple and the Truist logo are service marks of Truist Financial Corporation. All rights reserved.