

Primary Residence

Loan Purpose	Minimum FICO	Units	Minimum Loan Amount	Max LTV	Terms Available	Upfront Guarantee Fee	Annual Fee
Purchase	580	1 unit only Manufactured ok	\$75,000	100%*	30 Year Fixed	1.00%	0.35%
Rate and Term Refinance							

* LTV is calculated from appraised value. The appraised value may only be exceeded by amount of guarantee fee.

AUS
AUS Recommendation
Property Types

GUS only	Accept/Eligible	SFRs, PUDs, Agency Approved Condos, Multi-Wide Manufactured Homes
	Refer/Eligible	

Helpful USDA Links

USDA Turn Times	USDA Handbook	Property Eligibility	Income Eligibility	USDA Loan Limits	USDA FAQ
USDA Turn Times	USDA Handbook 3555	Property Eligibility Link	Income Eligibility Link	USDA Loan Limits	https://search.usda.gov/search?affiliate=usda-rd&query=fag

General Requirements
Rate and Term Refinance

The refinance of an existing Rural Housing Guaranteed loan or Section 502 Direct loan is acceptable as follows:

- The new interest rate must be a fixed rate and may not exceed the interest rate of the loan being refinanced.
- The existing loan to be refinanced was closed at least 12 months prior to the Agency's receipt of a conditional commitment request for refinance.
- 0 x 30 mortgage lates in the last 180 days on the loan being refinanced.
- The new PITI is less than the PITI on the loan being refinanced.
- The new loan amount is limited to:
 - o The unpaid principal balance of the loan being refinanced
 - o The upfront guarantee fee (if financed)
 - o Accrued interest (current interest)
 - o Eligible loan closing costs (not to exceed 3% of the total loan amount)
 - o Permissible bona fide discount points
 - o Funds to establish an escrow account for real estate taxes and insurance
 - o Any Subsidy recapture due
- The new base loan amount cannot exceed the conforming loan limits.
- Subordinate financing, such as home equity lines of credit and down payment assistance "silent" seconds, cannot be included in the new loan amount and must be re-subordinated.
- Unpaid fees, such as late fees due the servicer, cannot be included in the new loan amount.
- Cash out is not allowed. Max incidental cash back to borrower not to exceed \$250.
- A full appraisal is required and loans must be submitted to the Rural Development's GUS system and receive a GUS approval.

Credit Requirements
4506-C

- Processed 4506-C transcripts for the previous 2 tax years must be reviewed and approved for each adult (age 18 or older) member of the household, regardless of income source to confirm eligibility.
- 4506-C forms for the previous 2 tax years must also be signed by all adult household members at closing.

Age of Documents

- 150 days for Appraisal
- 120 Days for Credit Report
- 90 days Title
- 60 days Income and Asset

All items are measured from Note Date

Authorized User

Authorized user account monthly payments do not need to be included unless it is determined that the borrower is making the payment.

Bankruptcy

Chapter 7 BK must be discharged or dismissed more than 36 months at the time of loan application.

Chapter 7 BK that includes a mortgage:
If the Chapter 7 BK absolved a mortgage debt, the applicant is not legally liable to repay unless the debt was reaffirmed. Foreclosure action post BK discharge is against the property, not the applicant, to allow the lender to obtain title. However, until the property is fully titled to the lender, the borrower remains responsible for real estate taxes, home insurance premiums, HOA fees, special assessments, and similar debts
GUS Accept: No credit exception is required.
GUS Refer: Credit Exception must be documented and submitted.

Chapter 11, 12 or 13 BK:
Completed plan requires no further documentation.
Plan in Progress with GUS Accept - downgrade not required due to manual entry of monthly BK payment.
Plan in Progress with GUS Refer must meet the following:

- Document 12 months of debt restructure plan has elapsed;
- All required payments have been made on time; **and**
- A written permission from the bankruptcy court/trustee to enter into a mortgage transaction.

Borrower Eligibility	<p>Title must be placed in individual names only. A maximum of four borrowers allowed on a single transaction.</p> <p>Eligible Borrowers: Must have legal residency and valid Social Security Number</p> <ul style="list-style-type: none"> • US Citizens, Permanent Residents and Non Permanent Resident Aliens <p>Ineligible Borrowers:</p> <ul style="list-style-type: none"> • Non-occupant borrowers • Foreign Nationals • Limited and General Partnerships • Trusts • ITIN borrowers
CAIVRS	All borrowers must have clear CAIVRS run by GUS.
Charged Off	Although a credit exception is not required, a review of all charge-off accounts must be conducted to determine the borrower is an acceptable credit risk, regardless of GUS recommendation.
Closed End Debts less than 10 months	<p>Installment debt may be paid down to ten months or less of remaining debt.</p> <ul style="list-style-type: none"> • If ten or less months of repayment remains per the credit report, creditor verification, etc., the monthly debt may be excluded if the payment does not exceed five percent of the monthly repayment income.
Collection Accounts	<p>A review of all collection accounts is required to determine if the applicant(s) is an acceptable credit risk, regardless of GUS underwriting recommendation. All open collection accounts on the credit report must be listed on the GUS Assets and Liabilities page under the Liabilities – Credit Cards, Other Debts, and Leases that You Owe section and/or on loan application</p> <p>USDA does not require medical collection accounts to be paid.</p> <p>If unpaid open collection accounts exist:</p> <ul style="list-style-type: none"> • Determine if the total outstanding balance of all collections accounts of all applicants is equal to or greater than \$2,000. Unless excluded by state law, collection accounts of a non-purchasing spouse in a community property state are included in the cumulative balance of all collections. • Remove all medical collections and charge off accounts from the total balance. Medical collections and charge off accounts must be clearly identifiable on the credit report. • If the remaining outstanding balance of collection accounts are equal to or greater than \$2,000, any of the following actions will apply: <ul style="list-style-type: none"> o Payment in full of all collection accounts at or prior to closing. o Payment arrangements are made with each creditor for each collection account remaining outstanding. A letter from the creditor or evidence on the credit report is required to validate the payment arrangements. The agreed upon monthly payment for each outstanding collection account will be included in the borrower's DTI ratio. o In the absence of a payment arrangement, the lender will utilize in the DTI ratio a calculated monthly payment. For each collection utilize 5% of the outstanding balance to represent the monthly payment.
Compensating Factors	<ul style="list-style-type: none"> • The proposed PITI is equal to or less than the applicant's current verified housing expense for the most recent 12-months. Verification of housing expenses may be documented on a verification of rent (VOR) or credit report as noted in Chapter 10. The VOR or credit report must include the actual payment due and report no late payments or delinquency for the previous 12 months. Rent or mortgage payment histories from a family member will not be considered unless 12 months of canceled checks, money order receipts, or electronic payment confirmations are provided. A history of less than 12 months will not be considered an acceptable compensating factor. • Three months of PITI reserves in the borrowers account after loan closing. A verification of deposit (VOD) or two most recent consecutive bank statements to document the average balance held by the applicant are required as noted in Chapter 9. Cash on hand is not eligible for consideration as a compensating factor. • The applicant(s) (all employed applicants) has been continuously employed with their current primary employer for a minimum of two years. A WVOE Form or electronic VOE must be provided. Applicants that have received Social Security benefits or retirement income for two years may utilize this compensating factor with documentation to support the history of receipt of benefits. This compensating factor is not applicable for self employed applicants.
Contingent Liabilities	<p>Co-signed debts must be included in the monthly debts unless the applicant provides evidence another obligor (party to the debt) has successfully made the payment for the previous 12 months prior to loan application.</p> <ul style="list-style-type: none"> • Acceptable evidence includes but not is limited to: canceled checks, money order receipts and/or bank statements of the co-obligor. • Late payments reported in the previous 12 months prior to application will require the monthly liability to be included in the monthly debts.
Continuity of Obligation	<ul style="list-style-type: none"> • Existing mortgage loans for existing guaranteed and direct borrowers may be refinanced. SFHGLP cannot refinance mortgage debt that is not financed or guaranteed by USDA. • The existing loan must have closed 12 months prior to the Agency's receipt of a Conditional Commitment request and have a mortgage payment history which must not reflect a delinquency equal to or greater than 30 days within the previous 180-day period. • Additional borrowers may be added to the new guaranteed loan. Existing borrowers on the current mortgage note may be removed when one of the original borrowers remains on the refinanced loan.

Credit Score Validation	<p>Accept/Eligible: Per GUS. No credit score validation is required.</p> <p>Refer/Eligible: At least one borrower must have a validated credit score with 2 tradelines on the credit report that have been open for 12 months.</p>
Debt Paid By Borrower's Business	<ul style="list-style-type: none"> • Business debts (e.g. car loan) reported on the applicant's personal credit report may be excluded from the monthly debt if there is evidence the debt is paid through a business account. • Acceptable evidence includes canceled checks or bank statements from a business account for the previous 12 months.
Delinquent Court Ordered Child Support	<p>A borrower that is delinquent on court ordered child support is ineligible unless there is 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.</p>
Delinquent Federal Non-Tax Debt	<p>An applicant with a delinquent Federal non-tax debt is ineligible until the debt is paid in full or a release of liability is documented.</p>
Disputed Derogatory Account	<p>Derogatory Disputed Accounts: Disputed derogatory accounts that must be considered are non-medical and collections with late payments in the last 24 months. For all loan types, the following may be excluded:</p> <ul style="list-style-type: none"> • Disputed medical accounts/collections • Charged off accounts • Disputed derogatory accounts that are the result of identity theft, credit card theft, or unauthorized use when evidence (police report, attorney correspondence, creditor statement) is provided to support; or • Accounts of a non-purchasing spouse in a community property state. <p>Derogatory Disputed Accounts – Less than \$2,000: GUS Accept/Accept with Full Documentation files with less than \$2,000 in disputed derogatory accounts will require analysis to determine if the disputed accounts may impact the applicant's ability to repay the proposed mortgage obligation. No credit exception is required. The payment to include in the monthly debts:</p> <ul style="list-style-type: none"> • The payment stated on the credit report or • A documented payment from the creditor is obtained • Five percent of the outstanding balance as shown on the credit report <p>Derogatory Disputed Accounts – Greater Than \$2,000: GUS Accept/Accept with Full Documentation files with more than \$2,000 in disputed derogatory accounts must be downgraded to a Refer. Analysis for potential impact to the applicant's ability to repay the proposed mortgage debt with disputed derogatory accounts is required. No credit exception is required. The payment is included in the monthly debts:</p> <ul style="list-style-type: none"> • The payment stated on the credit report or • A documented payment from the creditor is obtained • Five percent of the outstanding balance as shown on the credit report
Federal Taxes	<p>Repayment Plans: An applicant with delinquent Federal tax debt is ineligible unless they have a repayment plan approved by the IRS. A minimum of three timely payments must have been made. Timely is defined as payments that coincide with the approved IRS repayment agreement. The applicant may not prepay a lump sum at one time to equal three monthly payments to meet this requirement. The lender must retain evidence of the repayment agreement and payment history in their permanent file. No credit exception is required.</p> <p>Approved Extension: An IRS approved extension to file a tax return does not grant the applicant additional time to pay their taxes due. Applicants must pay their estimated income tax due by the IRS filing date or they are determined delinquent by the IRS. An applicant that has owed taxes on previous filed return(s) exhibits a pattern of taxes due, therefore an estimated tax payment must be made to the IRS by the specified deadline. The applicant may file their return at a later date and remain eligible for a guaranteed loan. An applicant that has received tax refunds for previous filed return(s) may remain eligible with no estimated tax payment due to the IRS because they would not be determined delinquent. The applicant will remain eligible for a guaranteed loan.</p> <p>Failure to File: Applicant's that are required to file taxes but have failed to do so for the current or previous years by required IRS due dates without approved extensions and/or required tax payments as determined by the IRS are ineligible.</p>
Judgment	<p>Court ordered judgments must be paid in full or have evidence of three timely payments made per agreement.</p>
Maximum DTI	<p>Accept/Eligible: Follow GUS Refer/Eligible: 29/41</p>
Open-End or 30 day Accounts	<p>The credit report may document the applicant has paid the outstanding balance for the previous 12 months.</p> <ul style="list-style-type: none"> • 30-day accounts that are paid monthly in full are not included in the total debt ratio. • If the credit report reflects late payments in the last 12 months, five percent of the outstanding balance in the monthly debts must be included.

Rental Housing Payment History	<p>GUS Accept: No Verification of Rent (VOR) required. No credit exception required.</p> <p>GUS Refer: A VOR may be required. One rent or mortgage payment paid 30 or more days past due in the previous 12 months is significant derogatory credit and will require a credit exception.</p>
Solar Panels (Leased or PPA)	<p>If the solar panels are subject to a lease agreement, power purchase agreement (PPA), or similar type of agreement the following requirements apply:</p> <ul style="list-style-type: none"> • The property should maintain access to an alternative source of electric/gas power that meets community standards. • The energy company or lessee should not block any foreclosure or servicing actions. • If an agreement for an energy system lease or PPA could cause restriction upon transfer of the house, the property is subject to impermissible legal restrictions and is ineligible. • The lease agreement or PPA should indicate that any damage that occurs as a result of installation, malfunction, manufacturing defect, or the removal of the solar panels is the responsibility of the owner of the equipment and the owner is obligated to repair the damage and return the improvements to their original or prior condition. • The lease agreement, PPA, or other agreement should indicate that the owner of the solar panels cannot be a loss payee on the homeowner's insurance policy. • If a lease includes payment for equipment it should be considered a debt and included in the total debt ratio. See Chapter 11 for additional guidance. • Leased solar panels are considered personal property and are not included in the appraised value. • Properties with Property Assessed Clean Energy (PACE) loans or assessments are ineligible for a SFHGLP loan.
Student Loan Qualification	<ul style="list-style-type: none"> • Student loan payments must be included in the calculation of the total debt-to-income ratio and captured under liabilities on the application regardless of payment type or status of payments. • Student loans in the applicant's name alone but paid by another party remain the legal responsibility of the applicant. • Student loans in a "forgiveness" plan/program remain the legal responsibility of the applicant until they are released of liability from the creditor. The applicable payment must be included in the monthly. <p>• Non-Fixed payment loans: Payment terms or agreements which are not fixed cannot be used in the debt ratio calculation. The higher of one half percent (.50%) of the loan balance or the actual payment reflected on the credit report must be used as the monthly payment in the underwriting decision. No additional documentation is required.</p>
Income / Assets	
Annual Income	<p>Annual income is the income of all household members, regardless of whether they will be parties to the Note.</p> <p>(1) Applicants must provide the income, expense and household information necessary to enable the lender to make income determinations.</p> <p>(2) Verification of employment and income information for the previous 2 years must be provided by the applicant for all household members. Lenders must project the expected annual income for the next 12 months from the verified sources.</p> <p>(3) The lender remains responsible for the quality and accuracy of all information used to establish a household's eligibility.</p> <p>(4) Household income from all sources including, but not limited to, income from temporarily absent household members, allowances for tax-exempt income and net family assets per USDA handbook are to be considered in the calculation of annual income.</p> <p>(5) The following sources of income will not be considered in the calculation of annual income:</p> <ul style="list-style-type: none"> (i) Earned income of persons under the age of 18 unless they are an applicant or a spouse of a member of the household; (ii) Payments received for the care of foster children or foster adults and incomes received by foster children or foster adults who live in the household; (iii) Amounts granted for, or in reimbursement of, the cost of medical expenses; (iv) Earnings of each full-time student 18 years of age or older, except the head of household or spouse, that are in excess of any amount determined pursuant to HUD definition of annual income at 24 CFR 5.609(c); (v) Temporary, nonrecurring, or sporadic income (including gifts); (vi) Lump sum additions to family assets such as inheritances; capital gains; insurance payments under health, accident, or worker's compensation policies; settlements for personal or property losses; and deferred periodic payments of supplemental social security income and Social Security benefits received in a lump sum;
Calculating income from Assets	<p>Household members with cumulative net family assets (non-retirement) of \$50,000 or greater, must have those assets reviewed for annual income purposes as indicated in 3555.152(d). Net family assets with actual earnings will use the stated rate of interest to calculate annual income. Net family assets that do not earn interest will use a current passbook savings rate (verified through the lender's personal banking rates, online website, etc.) to calculate annual income.</p>

Gift Funds	<ul style="list-style-type: none"> • Gift funds may not come from any source that has an interest in the sale of the property (seller, builder, real estate agent, etc.) • Gift funds cannot be used as reserves. • Gift funds must be properly sourced: <ul style="list-style-type: none"> ◦ If the funds have been deposited to the borrower's account, obtain a gift letter to state the funds do not have to be repaid and bank statement as evidence of funds from the donor's account. Cash on hand is not an acceptable explanation for the source of funds. ◦ If the funds have not been deposited in the borrower's account, obtain a gift letter to state the funds do not have to be repaid, a certified check, money order, or wire transfer and a bank statement showing the withdrawal from the donor's account. ◦ If the gift funds will be sent directly to the settlement agent, the lender must obtain a gift letter to state the funds do not need to be repaid and verify the funds have been received by the settlement agent by the donor. • Gift funds should be entered in the "Gifts or Grants You Have Been Given or Will Receive for This Loan" section of the "Loan and Property Information" GUS application page, as well as included in an Asset account on the "Assets and Liabilities" page. If cash back is received at loan closing, it cannot exceed monies advanced by the borrower minus utilized gift funds.
Gift of Equity, Sweat Equity, or Rent Credits	<ul style="list-style-type: none"> • These gifts or credits must be applied as a reduction to the purchase price of the dwelling • Ensure the appraiser is aware of the gift and/or credit. This will allow them to properly complete the appraisal report, note the reduction, and support the appraised value compared to purchase price if applicable. • The borrower may not receive cash back at loan closing for these gifts and/or credits. • These cannot be used for reserves or funds to close.
Reserves	Reserves are typically not required by USDA although it is considered in the risk assessment provided by GUS. Note that this also may influence program eligible income. Gift funds are not an eligible source of reserves.
Property	
Accessory Unit / ADU	The appraiser must determine if the ADU represents a second single family housing dwelling unit. USDA defers to the appraiser's professional review of the property and expert opinion of the highest and best use of the subject property as a primary residence. The appraiser will include their evaluation in the site analysis section of the appraisal report if applicable.
Appraisal Requirements	A full appraisal is required in accordance with HUD Handbook 4000.1. Appraiser must certify subject meet HUD minimum property standard and all applicable mortgagee letters. Transferred Appraisal is acceptable with satisfactory transfer letter transferring all rights to Nations Direct Mortgage.
Condo Review	Units in a condominium project are eligible for a guarantee if the condominium has been approved or accepted by HUD/FHA, VA, Fannie Mae or Freddie Mac.
Conversion of Primary / Departure Residence	Eligibility of current homeowners. Current homeowners may be eligible for guaranteed home loans under this part if all the following conditions are met: (1) The applicants are not financially responsible for another Agency guaranteed or direct home loan by the time the USDA loan is closed; (2) The current home no longer adequately meets the applicants' needs; (3) The applicants will occupy the home financed with the SFHGLP loan as their primary residence; (4) The applicants are without sufficient resources or credit to obtain the dwelling on their own without the guarantee; (5) No more than one SFR allowed other than the one associated with the current loan request may be retained; and (6) The applicants must be financially qualified to own more than one home. For net rental income from the retained dwelling to be considered for the applicant's repayment ability, most recent 24 months consistent rental income received, along with the current lease for a term of at least 12 months after the loan is closed must be documented.
Escrow Accounts / Impounds	Required
Escrow Holdbacks for Minor Repairs	<ul style="list-style-type: none"> • Allowed for repairs that do not present a health or safety concern and do not affect the structural integrity of the property. • \$5,000 limit on required repairs. • 1.5 times the repair to be held by escrow and released upon clearance by Nations Direct written authorization. • Repairs to be completed within 10 days of closing.
Ineligible Properties	<ul style="list-style-type: none"> • 2-4 units • Mobile Homes • Income-Producing Land • Geodesic domes • Cooperatives • New or proposed construction properties located in a flood or mudslide zone. • Properties with more than one detached garage may be considered non-essential for Rural Housing and therefore may not be acceptable. Exceptions may be requested through the local Rural Development office. • Properties that are actively used as a farm operation, cases where the seller previously used the property to operate a farm, or properties that contain farm service building(s), even if the building(s) have no contributory value.

Manufactured Homes	<p>Purchase of an existing manufactured home is not permitted, unless it is a purchase of an existing Rural Development Section 502 direct loan or guarantee, as provided in Section 2 of Chapter 13 of 3555 Handbook.</p> <ul style="list-style-type: none"> • For purchase transactions, the unit must be new, less than 12 months old and never installed or occupied at any site. • Must be classified as Real Property • Double-wide minimum width • Leasehold properties are ineligible • Condo projects comprised of manufactured homes are ineligible • The manufactured home may not have been previously installed at another location • Manufactured Homes located within a Special Flood Hazard Area are not eligible unless a FEMA National Flood Insurance Program (NFIP) Elevation Certificate (FEMA Form 086-0-33) prepared by a licensed engineer or surveyor stating that the finished grade beneath the Manufactured Home is at or above the 100-year return frequency flood elevation is provided, and flood insurance under the NFIP is obtained.
Manufactured Homes	<ul style="list-style-type: none"> • Must have a floor area of not less than 400 square feet. • Must be placed on a permanent foundation built to FHA guidelines in effect at the time of certification. Guidelines are presently published in the "Permanent Foundation Guide for Manufactured Housing" (HUD-4930.3G) which is found at http://www.huduser.org/portal/publications/destech/permfound.html. • Meet or exceed the Federal Manufactured Home Construction and Safety Standard (FMHCSS) Uo Value Zone for the geographic area the unit will be placed. The Uo Value Zone will be indicated on the Comfort Heating and Cooling Certificate. Builder must certify thermal requirements at time of purchase have been met. • Financing of an existing unit due to a transfer of an existing Section 502 Direct or Guarantee loan or purchase of a Real Estate Owned (REO) property. Repairs associated with these transactions may be included.
Manufactured Homes	<p>Loan Restrictions</p> <p>USDA will not guarantee loans to finance the following:</p> <ul style="list-style-type: none"> • The purchase of a unit without an eligible site. • Repairs not associated with a transfer, Real Estate Owned (REO) sale, or unit that is already financed with a Section 502 loan. • Furniture, including movable articles of personal property such as drapes, beds, bedding, chairs, sofas, divans, lamps, tables, televisions, radios, stereo sets, and other similar items of personal property. Furniture does not include wall-to-wall carpeting, refrigerators, ovens, ranges, washing machines, clothes dryers, heating or cooling equipment, or other similar equipment. • Additions and modifications on new or existing units are prohibited except for porches, decks, or other structures built to engineered designs and inspected and approved by a local building code official. • Purchase of a unit to be moved from a site other than the manufacturer/dealer lot to the site securing the mortgage loan. • Manufactured home units with a manufacture date exceeding 12 months of the purchase agreement contract. • A unit with a tow hitch or running gear remaining
Maximum Financed Properties	<p>Only one USDA loan is allowed per borrower and co-borrower. The borrower may not own any other property, including property owned free and clear, unless:</p> <ol style="list-style-type: none"> 1. The additional property is sold prior to or concurrently with the purchase of a new home. 2. The additional property is not structurally sound or no longer meets the applicant's needs. This must be sufficiently documented in the loan file. Example: A disabled borrower that owns a property that is no longer suitable to their needs. 3. The borrower must be able to qualify with the full PITIA payments for each property. Rental income can only be used to qualify with a 2-year history of receipt. 4. The borrower may own only one additional property. Refer to HB-1-3555, Chapter 8 for USDA requirements when the borrower owns more than one property.
Resale Restrictions	<p>Time Restriction on Transfers of Title - The eligibility of a Property for a Mortgage insured by FHA is determined by the time that has elapsed between the date the seller has acquired title to the Property and the resale date. The Seller's Date of Acquisition refers to the date the seller acquired legal ownership of that Property. The Resale Date refers to the date all parties have executed the sales contract that will result in the FHA-insured Mortgage for the resale of the Property.</p> <p>Restriction on Resales Occurring 90 Days or Fewer After Acquisition A Property that is being resold 90 Days or fewer following the seller's date of acquisition is not eligible for an FHA-insured Mortgage.</p> <p>Resales Occurring Between 91 Days and 180 Days After Acquisition A Mortgagee must obtain a second appraisal by another Appraiser if:</p> <ul style="list-style-type: none"> • the resale date of a Property is between 91 and 180 Days following the acquisition of the Property by the seller; and • the resale price is 100 percent or more over the price paid by the seller to acquire the Property. <p>If the second appraisal supports a value of the Property that is more than 5 percent lower than the value of the first appraisal, the lower value must be used as the Property Value in determining the Adjusted Value. The cost of the second appraisal may not be charged to the Borrower.</p>
State Restrictions	<p>Please see our approved License States</p>