

Is a USDA Home Loan Right for You?

LOW RATES. ZERO DOWN. AFFORDABLE.

If you are seeking to purchase a home in a rural area, then your home could qualify for a USDA Home loan (also known as the USDA Rural Development Guaranteed Housing Loan Program). This mortgage loan can help eligible buyers with low to moderate incomes purchase homes in qualified areas.

USDA Loan Details:

- Little to no downpayments
- 100 percent financing available
- Flexible credit guidelines
- Finance closing costs in the loan (if market value is sufficient)
- Not limited to first time homebuyers
- Borrowers must meet local income limits and must not own another property
- Gifts permitted for closing costs
- Property must be located in eligible area as defined by USDA

As your experienced mortgage broker, I can help you realize the dream of homeownership. In addition to USDA home loans, I have access to a wide variety of home financing products.

This information is not intended to be an indication of loan qualification, loan approval or a commitment to lend. Loans are subject to credit and property approval. Other limitations apply. Rates, terms and availability of programs are subject to change without notice.

Connect with me today and I can help you determine if the property is located in a qualified USDA area, tell you the current income loan limits, and help you structure your USDA loan options.

