



Are you looking to buy your first home with no down payment?

I can help! Call me to see if you qualify for this outstanding program.

If you're having trouble saving a down payment, a USDA Rural Development mortgage may be the perfect road to home ownership. The Single Family Housing Guaranteed Loan Program helps lenders work with low and moderate income families living in rural areas to make homeownership a reality. **And many areas that are eligible are actually more suburban than you'd expect.**

BENEFITS:

- Low or no downpayment
- Low interest rate
- Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.
- Closing costs and reasonable and customary expenses associated with the purchase may be included in the loan if the appraisal permits

APPLICANTS MUST:

- Meet income-eligibility
- Agree to personally occupy the dwelling as their primary residence
- Be a U.S. Citizen, U.S. non-citizen national or Qualified Alien
- Have the legal capacity to incur the loan obligation
- Purchase a property that meets all program criteria

PROPERTIES MUST:

- All dwellings financed must provide decent, safe, and sanitary housing and be modest in size, design, and cost.
- Generally, rural areas with a population less than 35,000 are eligible.

To learn more about this program and the areas that qualify, contact:



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