



# USDA Loans

## Who can benefit from this loan?

- Buyers looking for a home in a qualified rural area.

## Loan Program Details

- 100 percent financing - No Downpayment Required!
- 6 percent seller concessions permitted for closing costs
- Finance closing costs , if market value is sufficient
- Gifts permitted for closing costs
- Not limited to first time home buyers
- Homes must be located in an eligible area as defined by the USDA
- Borrowers must meet income limits
- Borrower must not own any other properties (call me for exceptions)
- Low annual annualized monthly guarantee fee keeps monthly payments lower than loans with traditional mortgage insurance

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