

NO DOWN PAYMENT FOR A HOME? NO PROBLEM.

The Department of Agriculture provides low interest, no down payment **USDA loans** to qualified borrowers with low to moderate incomes buying property in rural areas or small towns.

Benefits and Eligibility

- ✔ No down payment
- ✔ No cash reserve requirement
- ✔ No first-time homebuyer requirement
- ✔ Fully amortizing 30-year fixed rate loan
- ✔ No seller contribution limit
- ✔ Loan amount can include closing costs and repairs, up to appraised value
- ✔ New and existing homes are eligible
- ✔ Eligible on owner occupied single-family homes, condominiums and townhomes
- ✔ Income and underwriting guidelines and geographic restrictions apply



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Contact me today for more information. I would be happy to get you pre-approved!

