



USDA LOANS

CONSIDER THE BENEFITS

USDA

United States Department of Agriculture

USDA loans are backed through the Rural Housing Division of the U.S. Dept. of Agriculture. They are available to millions of eligible primary home buyers with low to moderate incomes or scarce funds for down payments. This mortgage option was developed to promote the purchase of homes in rural areas with low mortgage insurance.

Features, benefits and things you need to know:



No down payment is required for USDA loans. 30-year, fixed-rate loans with no pre-payment penalty are the norm.



Funds are available for qualified borrowers. Income limits are associated with this program based on the number of household members and the county in which the property is located. Must be owner-occupied.



These loans are limited to "rural" areas, though you might be surprised by some of the suburbs of major metropolitan areas that qualify as rural.



Minimum cash is needed to close. The USDA Guarantee Fee and eligible closing costs may be financed. Gift money, grant money and seller contributions are allowed.



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