



GIVE YOURSELF ROOM TO RUN WITH

# A USDA LOAN

## WHY CHOOSE A USDA LOAN

With a USDA home loan, qualified borrowers can unlock up to 100% financing for their home purchase along with more flexible guidelines with eligible property purchases.

## USDA LOAN BENEFITS

- Credit score as low as 620
- Up to 100% financing
- Mortgage insurance less than FHA mortgage insurance
- Flexible underwriting
- Loan can include closing costs if home appraises for more than sales price
- 30-year fixed terms ONLY
- 3-years out of bankruptcy and foreclosure
- Up to 6% seller concession
- 102% maximum loan-to-value, if the home appraises for more than sales price