

RE-INTRODUCING 100% FINANCING USDA RURAL HOUSING DEVELOPMENT



Committed to the future of rural communities.

What is a Rural Housing Loan?

A Rural Housing Loan is a home loan that is Federally insured by the USDA and is designed to promote the development of rural and suburban areas of the United States. A home has to be in an eligible geographic location as defined by the USDA Eligibility Maps. This does not mean that the home has to be a farm or have cows on it. To the contrary, eligible areas include all of Lake County, Winter Garden, Parts of Windermere, Areas of Kissimmee, St. Cloud, Parts of Seminole County, East Orlando and more. Please consult your Loan Professional to determine eligibility.

HOW DO I QUALIFY?

- 100% Financing
- Available with 620+ Credit Score
- First Time Home Buyers OK
- No Maximum Loan Amount
- Must not own other *adequate* Housing
- Must provide proof of Income and Assets
- Owner Occupied Homes Only
- Must meet Income Guidelines, see below
- Home must be in USDA eligible area, ask us

RURAL HOUSING LOAN DETAILS

- 100% Financing based on Appraised Value
- No Mortgage Insurance
- 30 Year Fixed Rates Lower than Conventional
- 3.5% Guarantee Fee is Financed into the Loan
- 6% Allowed for Seller Contributions
- Finance Closing Costs and Prepaid Items within Appraised Value
- Escrow Hold-Backs up to the lesser of 10% of purchase price or \$10,000 available for repairs

REAL LOANS PEOPLE ESTATE

MAXIMUM HOUSEHOLD INCOME GUIDELINES

1 - 4 Person Household	5 - 8 Person Household	Each Person Over 8, Add
\$73,600	\$97,100	\$7,360

HOW DO I APPLY?

Go On-Line at www.CliftonServices.com

or

Call us at 888-681-0777

We can get you credit approved and ready to purchase your new home with 100% Financing and NO cash out of your pocket.



CONTACT US TODAY AT
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CO Disclosure: Check the license status of your mortgage loan originator at <http://www.dora.state.co.us/real-estate/index.htm>