



## MOVING OUT OF THE CITY? USDA LOANS MAY BE YOUR BEST OPTION

USDA\* loans, backed through the Rural Housing Division of the U.S. Dept. of Agriculture, are available to millions of eligible primary home buyers with low to moderate incomes or limited funds for down payments.

### FEATURES, BENEFITS AND THINGS YOU NEED TO KNOW:

- **Zero Down** - No down payment is required for USDA loans.
- **Eligible Property** - 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.
- **Eligible Borrowers** - Funds are available for qualified borrowers who earn up to 115% of the area median income. Even candidates who have had past credit issues with late pays, bankruptcies or foreclosure may be eligible.
- **Benefits** - 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.

If you have questions, want to find out if you qualify or want to learn about areas that meet the rural designation criteria, **let's start a conversation.**



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**All loans are subject to credit approval.**

\*Silverton Mortgage is authorized to originate USDA loans, but it is not an agent of, or affiliated with, the U.S. Government.

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