

## USDA LOANS – 100% Financing

Get your Homebuyers Pre Approved for a zero down loan at today's low interest rates.

USDA Loans offer the following advantages:

- True **zero** down financing
- **No** monthly mortgage insurance
- 30 year fixed rate programs at **lower rates** than conventional or FHA loans
- **Lower** credit scores are allowed
- **Flexible** qualifying ratios

### *These are the basic requirements:*

1. **Property location** – the subject property must be in a designated Rural Area. Click here for a complete nationwide list:

<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfp&NavKey=property@11>

2. **Area Median Income** – total qualifying income must not exceed the median income.

3. **First Time Homebuyer** – the borrowers must not currently own any other property

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