



HOW THE USDA PROGRAM WORKS

- 100% Financing
- Loan is based on the appraised value
- NOT limited to First Time Home Buyers
- Monthly Mortgage Insurance is required for life of loan
- One time RHS Guarantee Fee is added to the loan
- Income Limits Apply
- Primary Residence Only
- Must be in a USDA Eligible Area
- Seller's Concession towards closing costs, prepaids and escrows are allowed
- Closing costs, prepaids and escrows can be financed into the loan amount
- Gift/grants are permitted.

Bringing Affordable Housing to Rural America with the Guaranteed Rural Housing Program, USDA. Rural housing is determined by population. Many areas throughout New Jersey and PA are eligible!

**CALL TODAY FOR FREE
PREQUALIFICATION APPLICATION!**



Debbie Maxwell