

USDA LOANS

by **AMEC**
HOME LOANS



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AMEC ASSISTS BORROWERS IN RURAL AREAS WITH THE USDA OR RURAL DEVELOPMENT LOAN PROGRAM

The USDA loan provides low and moderate income borrowers with better affordable housing finance options with little or no down payment or out of pocket costs. The property must be located within a USDA designated area.

Property types eligible for USDA loans include single-family homes, condominiums and manufactured housing on a permanent foundation. Eligibility requirements vary depending on property location, and these loans are offered only to individuals whose income is within rural-development county limits based on the number of members in the household.

Important benefits of USDA mortgages include:

- No money down, 100% financing base on appraised value.
- Available for purchase and no-cash-out refinances of primary residences
- Gifts and/or grants are allowed for closing costs
- Competitive Interest Rates
- Borrower's closing costs may be paid by the seller or financed into the loan amount
- Income and property restrictions do apply.

USDA LOANS ELIGIBILITIES

To see if your income and property would qualify for this program, please click here:

[USDA Eligibility](#)

[USDA Property Eligibility](#)

[USDA Income Eligibility](#)

IS THIS THE LOAN FOR YOU?

GET STARTED WITH AMEC HOME LOANS NOW!



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