

## Guaranteed loan benefits include....

- **100% financing**  
No downpayment required
- **Competitive Fixed Interest Rates**  
Guaranteed loans offer 30 year fixed interest rates
- **Flexible Credit**  
Clients with non-traditional credit histories may be eligible
- **No Maximum Purchase Price Limits**  
Clients may purchase the home that meets their needs and for which they qualify
- **Normal Purchase Contract Time Frame**  
There is no need to negotiate extended closing timeframes
- **Interested Applicants**  
Work with mortgage lenders who work with Rural Development

## Direct loan benefits include....

- **100% financing**  
No downpayment required
- **Payment Assistance**  
Principle and interest payments may be subsidized based on the applicant's income
- **Flexible Credit**  
Clients with non-traditional credit histories may be eligible
- **Purchase price limits do apply**  
Limits vary by county
- **Interested Applicants**  
Work directly with Nevada Rural Development housing staff

## Nevada Housing Program Contacts

**FALLON OFFICE - *Serving Counties:*** Churchill, Douglas, Lyon, Mineral, Pershing, Storey and Washoe

**Diane Arvizo - Rural Housing Loan Specialist**  
Phone: (775) 423-7541 x116  
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**ELKO OFFICE - *Se Habla Español***  
***Serving Counties:*** Elko, Eureka, Humboldt, White Pine and Lander

**Maria Murillo - Rural Housing Loan Specialist**  
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**LAS VEGAS OFFICE - *Serving Counties:*** Clark, Nye, Lincoln and Esmeralda

**Elias Askins - Rural Housing Loan Specialist**  
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**STATE OFFICE - CARSON CITY**  
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For more information including eligibility, income limits and a list of Nationally approved lenders visit our website at: <http://www.rd.usda.gov/nv>

This institution is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at [program.intake@usda.gov](mailto:program.intake@usda.gov).

