

HOMEBUYERS

Buy or Build with 0% Down and 100% Financing!

USDA Rural Development offers rural homebuyers two great home loan options.
WHICH IS BEST FOR YOU?

GUARANTEED



DIRECT



Moderate
Income Limits Apply



Very-Low and Low
Income Limits Apply

Must Be Located Within An
Eligible Rural Area



Must Be Located Within An
Eligible Rural Area

30-Year Fixed Rate

Financing Provided By Approved Lenders



Generally 33-Year Term;
Payment Assistance Available

Financing Provided By USDA

*Is this the best program for you?
Contact an active lender to learn more!*

<https://www.rd.usda.gov/sites/default/files/RDGRH-AllStatesList.pdf>



*Is this the best program for you?
Complete an online assessment to learn more!*

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=assessmentType>



Determine "Income" and "Property" eligibility at:

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>



Do you already own your home?

Rural Development can also assist with financing...



HOME REPAIRS

Very-Low Income Limits Apply



Home Must Be Located Within An
Eligible Rural Area



Loans: 20-Years @ 1%

Grants: \$7500 Lifetime Maximum
(must be 62 or older to qualify for a grant)



REFINANCE LOANS

Moderate Income Limits Apply

Current Financing Must Be A
Guaranteed Or Direct Loan

30-Year Fixed Rate



Contact A USDA Lender



Contact Your Local
Rural Development Office