



# Wide open spaces, no down payment.

*Get away from it all with  
a 0%-down USDA Rural  
Development Loan.*

Easy requirements,  
outstanding benefits:

## PROGRAM DETAILS

- ▶ 100% financing, no down payment
- ▶ Low to moderate income applicants are welcome
- ▶ 30-year fixed rates
- ▶ Purchase or refinance
- ▶ Condo, townhouse, & single-family properties in rural areas designated by the USDA
- ▶ Lower fees than FHA loans

**Maybe you've always lived far away from the city limits. Maybe you're looking to escape the hustle and bustle of urban life.**

Either way, a USDA loan can be your path to peace and tranquility. Our mission is to build lifelong associations with our clients, wherever life takes them. Whether you're purchasing your first home or refinancing your current loan, your best interests and long-term financial success will always be our top priority.

*Contact me today to find out  
what's possible with a USDA loan.*