



Still sitting on the fence about buying a home?

100% Financing, No Money Down, Home Loans

Through the USDA Rural Development Program, Home Savings of America can offer home buyers a 30-year low fixed rate mortgage with no money down.

- No money down
- Closing costs can be included in the loan amount (if sufficient appraised value exceeds the sale price)
- Relaxed Credit Guidelines (similar to FHA and VA)
- No monthly PMI Insurance
- No cash reserves required

Am I eligible?

- Monthly housing /total debt ratios can exceed the standard 29%/41%
- 640 FICO score required
- Household income can be up to 115% of the median income for your area
- No cash reserves required

Is the home I'm looking at eligible?

- Your house must be in an eligible rural area, but many suburban areas qualify
- The home must be owner-occupied
- Single family homes; some condos are also eligible

Find out more today!



Restrictions may apply. Programs not available in all areas. Programs, interest rates and terms subject to change without notice. This is not a commitment to make a loan. All approvals are subject to underwriting guidelines, appraisals and other documentation.