

# Want to buy a home but don't have enough for the down payment?

## *USDA Rural Development may be able to help you!*

USDA Rural Development has partnered with local lenders to help extend 100% financing opportunities to individuals and families who buy a home in a rural area.

- *No down payment is required*
- *Flexible credit and qualifying guidelines*
- *No expensive monthly mortgage insurance*
- *Closing costs can come from any source, including the seller and gift funds*

The USDA Rural Development guaranteed loan program has assisted thousands of home buyers just like you.

***Call today to find out if you qualify.***



Committed to the future of rural communities.



## **Mortgage services you can trust and depend on.**

I learned a long time ago that there is so much more to the mortgage business than crunching numbers and calculating interest rates. It's about helping people realize their dreams.

I don't trust my dreams to just anyone, and I don't expect you to either. That's why I'd like an opportunity to demonstrate my knowledge and ability, as well as earn your friendship and trust—So you can do business with someone who values your dreams as much as you do.



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