

USDA LOANS

No down payment required!

Academy Mortgage's USDA Home Loan Program provides 100% financing for low- to moderate-income homebuyers wanting to buy a home in a rural development area.



Academy takes pride in delivering value and savings to homebuyers in our country's rural populations with affordable government-backed loans.

Program Benefits

- Lender fees and closing costs (including prepaid funds) may be contributed by the seller or may be eligible to include in the loan, depending on the appraised value.
- Gifts or grants permitted from family and government agencies to assist with financing costs.

Program Eligibility and Property Requirements

Both first-time and repeat homebuyers may take advantage of a USDA Loan, provided they meet the following qualifications:

- Income limits cannot exceed the USDA's Rural Development Single Family Housing Guaranteed Loan Program income limits for the area.
- Eligible primary residence properties include: existing single-family homes, new construction, modular homes, planned unit developments (PUDs), and eligible condominiums in designated rural areas.
- Manufactured homes are eligible in certain states if the home is new construction, attached to the land, and double-wide or larger. Existing manufactured homes are available for the following states: CO, IA, LA, MI, MT, ND, NV, OH, OR, PA, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY.

Contact us today to see if a USDA Loan is the right solution for you.



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Corp NMLS# 3113 | Equal Housing Lender | Corp State Lic#: WY: 1386; CO: 3113

USDA Home Loans are guaranteed through the U.S. Department of Agriculture Rural Development. All mortgage products are subject to credit and property approval. Rates, program terms, and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Additional conditions, qualifications, and restrictions may apply. This is not an offer for extension of credit or a commitment to lend. Please contact Academy Mortgage for more information.
Loan Scenario: \$200,000 loan amount; 0% down payment; \$1,301.80/month (PITI); 30-year fixed 4.750% interest rate; 4.785% APR. MAC422-1474727