

USDA LOANS

Consider the Benefits



USDA loans are backed through the Rural Housing Division of the U.S. Dept. of Agriculture. They are available to millions of eligible primary home buyers with low to moderate incomes or scarce funds for down payments.

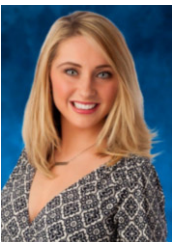
FEATURES, BENEFITS AND THINGS YOU NEED TO KNOW:

ZERO DOWN - No down payment is required for USDA loans. Thirty-year, fixed-rate loans with no pre-payment penalty are the norm. Rates are very competitive with conventional loans.

ELIGIBLE PROPERTY - These loans are limited to “rural” areas, though you might be surprised by some of the suburbs of major metropolitan areas that qualify by that definition. Homes should be modest in size and cost and constructed per local codes and regulations.

BENEFITS - Minimum cash to close. The USDA Guarantee Fee and eligible closing costs may be financed. Gift money, grant money and seller contributions are allowed.

ELIGIBLE BORROWERS - Funds are available for qualified borrowers who earn up to 115% of the area median income. Even candidates who have had past credit issues with late pays, bankruptcies or foreclosures may be eligible. Borrower’s income must support the proposed payments and meet the program requirements for approval. Primary occupancy is required. This program is not for investment properties.



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HELPING OTHERS GET TO A
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Application is required and subject to underwriting. Not all applicants are approved. Full documentation & property insurance required. Loan secured by a lien against your property. Fees & charges apply and may vary by product and state. Terms, conditions & restrictions apply, so call for details. FirstBank Mortgage provides a variety of loan products with different rates, payments and fees. All loans are subject to credit approval. Products and services offered by FirstBank. FirstBank Mortgage is a division of FirstBank. FirstBank Institution NMLS ID 472433.

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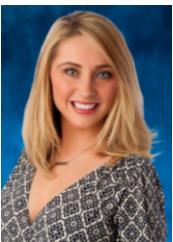
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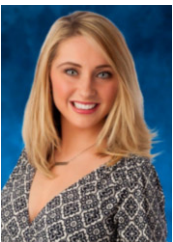
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