



# Rural Housing Development



# LONGVIEW BANK & TRUST

A USDA loan provides many options for borrowers. This type of loan reduces costs for homebuyers in rural and suburban areas. It is one of the most cost-effective loan programs that exists in today’s marketplace. USDA home loans are available to borrowers who meet income and credit standards.

*The most important requirement of a USDA loan is that the property must be located in a USDA-eligible geographic area.*

### Program Highlights

- 100% Financing
- Annual Guaranty Fee Paid Monthly
- No Maximum Loan Amount
- Properties Limited to 1 Unit, Non-Farm, Primary Residences
- 6% Limit on Seller Concessions
- No Financial Reserves Required For 1 Unit Properties
- 102% Maximum Loan-To-Value\*
- Closing Costs Can Be Financed

\*Applies only if appraised value is higher than purchase price.

Contact **US** today to discuss the many options of a **USDA** loan!

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This is not a commitment to lend or extend credit. Restrictions may apply. Information and/or data is subject to change without notice. All loans are subject to credit review and approval.

