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FREE Report: How to Purchase A House With No Down Payment & Reduce Your Out-of-Pocket Closing Costs

410.795.5500

The U.S. Department of Agriculture (USDA) Rural Development Loan is a national loan program that is available to all home buyers that offers a No Money Down Home Loan with the potential **for little to no cash required by the buyer** to purchase their home. These flexible loan terms are made available through the USDA Guaranteed Loan Program to qualified home buyers of qualified homes in eligible areas.

NO MONEY DOWN FINANCING

Because this USDA Loan will permit the financing of 100% of the purchase price there is no down payment required on the loan. What that means is that the only other remaining items that require cash input from the buyer, are the settlement closing costs and escrows. However, the USDA allows these items to be paid for by others!

The USDA guidelines can virtually eliminate most of the buyer's out-of-pocket cash requirements too.

THINKING THAT THIS SOUNDS TOO GOOD TO BE TRUE?

Well I am here to tell you, it's not. When you buy a home:

- In a USDA eligible area; and
- Your household income is within the USDA's maximum County Guidelines; and
- You meet USDA's underwriting guidelines for loan approval

You may be able to buy a home, with only having to use about \$550 of your out-of-pocket cash to pay for the appraisal plus any property inspections you may wish to perform or inspections that the Lender may require.

ARE YOU SAYING THAT THERE AREN'T GOING TO BE ANY CLOSING COSTS?

No. Just like every real estate purchase transaction there are always closing costs. However, this Loan Program does allow for those costs to be paid by (1) the seller, (2) the lender, (3) gift letter from a relative, (4) financed into the mortgage loan under certain conditions, or (5) a combination of the above examples.

To better understand how this program works, please contact us for a no cost, no obligation consultation. If you desire, we will coordinate a lender who offers these loans and all other details to make your one stop home buying experience – "The Best Move You Will Ever Make!"

**Serving Maryland and
Pennsylvania for over 39 years**

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