## USDA

Have you been dreaming of a more rural way of life, but you just don't have the down payment to make it happen? A USDA loan may be the answer you have been searching for. A low annual guarantee fee helps keep payments lower than an FHA loan.

## PROGRAM HIGHLIGHTS:

$\sum$ Down-payment may not be required
$\sum$ Sellers may contribute to buyer's
closing costs
$\sum$ Eligible closing costs & lender fees
may be rolled into loan
$\sum$ Eligible gifts or grants permitted
for closing costs
$\sum$ Not limited to first-time buyers
PROGRAM REQUIREMENTS:
$\sum$ Home must be used for buyer's
primary residence
$\succ$ Home must be located within
a designated rural area
Borrow cannot own another
home at the time of closing
urrent principal balance plus

Or ask about refinancing your current principal balance plus a small guarantee fee with no appraisal requirement.

Maximum loan amounts and other restrictions may apply. Ask for details. Some products may not be available in all states. Credit and collateral are subject to approval. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Terms and conditions may apply.

## northwestbank mortgage 815.229.9456

