



*Dreams Approved Daily®*

## RuraLiving Mortgage

### Are you buying or refinancing a hobby farm or rural home?

Think of the possibilities—financing for equestrian properties, vineyards, Christmas tree farms and rural properties with homes and acreage. Pacific Residential Mortgage is proud to offer financing for these properties using our RuraLiving Home Mortgage Program. This is an amazing opportunity to offer flexible, long term financing for properties with acreage and agricultural characteristics.

#### Hobby or Full-Time Farmer

- Primary residence and owner occupied
- Maximum loan amount up to \$2.0 million
- Properties ranging from 5-160 acres (160 acres considered on a case by case basis)
- Home value should be at least 30% of overall property value

#### General Qualifications

- 700 credit bureau score
- 39% total debt-to-income (DTI) ratio
- Up to 43% DTI may be considered on a case by case basis

Pacific Residential Mortgage has flexible, long-term money available at competitive rates & terms.

- ▶ Equestrian
- ▶ Christmas Trees
- ▶ Nursery
- ▶ Vineyard
- ▶ Livestock
- ▶ Timber
- ▶ Orchard
- ▶ Light Agriculture
- ▶ Log Homes

- From 5-160 acres (160 acres considered on a case by case basis)
- Loan amounts to \$2.0 million
- Outbuildings welcome

Make your dream of homeownership a reality.

Phone: 503-699-LOAN (5626) • Toll Free: 800-318-4571



Credit on approval. Terms subject to change without notice. Not a commitment to lend. [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)