



Dreams Approved Daily®

Guaranteed Rural Housing Program

100% Financing Options Available!

A USDA guaranteed loan is a government insured, 100% purchase loan program. These loans are available through PRM and are for purchases in rural areas. Through the USDA's Guaranteed Rural Housing Loan Program, low and moderate income individuals can qualify for these mortgages with low to no down payment. To be eligible, both the property and the applicant must qualify using current USDA standards.

Program

- 30 yr. fixed / no prepay penalties
- Low monthly mortgage insurance
- 6% seller concessions and 100% gift for closing costs

Property

- Must be located in eligible rural area*. For example: Stayton, McMinnville
- Primary residence only

Credit / Income

- Credit - not limited to first-time homebuyers
- Income Limits Apply - income calculation is based on all working adults living in the home

**Contact your mortgage banker to verify if the property address is within the eligible area.*

Make your dream of homeownership a reality.
Call today! 503-699-LOAN (5626)



Credit on approval. Terms subject to change without notice. Not a commitment to lend. www.nmlsconsumeraccess.org