



## YOUR PREFERRED LENDER



### Pacific Residential Mortgage, LLC

Lake Oswego Branch  
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Lake Oswego, OR 97035  
503-699-5626  
Toll Free: 800-318-4571  
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## USDA LOAN 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\*.
- 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.*

Contact PRM today for opportunities!  
503-699-LOAN (5626)

Credit on approval. Terms subject to change without notice. Not a commitment to lend. NMLS-1477/WA CL-1477. www.nmlsconsumeraccess.org

