

THIS IS USDA

0% Down. 100% Financing.

A USDA home loan is a great option for home buyers on a budget, offering an affordable solution with numerous benefits. Guaranteed by the U.S. Department of Agriculture, USDA loans provide significant savings for borrowers in eligible areas.



PrimeLending®



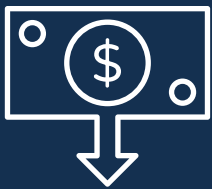
USDA ELIGIBILITY AREAS

If you're interested in a USDA home loan, there's a chance the area you are looking in falls within the eligibility area. Check out the [official USDA*](#) map to see if your region qualifies.



USDA PROGRAM **BENEFITS**

Whether you're a first-time home buyer, have budget restraints or just want a more affordable loan option, a USDA mortgage may be the solution for you.



No Down Payment



100% Financing



Lower Interest Rate



**Low Private
Mortgage Insurance**



**Flexible Credit
Requirements**



Government Backed

USDA home loans are 30-year fixed rate mortgages that offer lower monthly payments with minimal upfront costs.



ELIGIBILITY REQUIREMENTS

There are a handful of requirements you need to meet to qualify for a USDA home loan. Check out the minimum criteria set by both the government and your lender.

- Be a U.S. citizen or have permanent residence
- 640+ credit score
- Two years of consistent income
- No late payments or collections over the past year
- Debt to Income ratio 41% or below
- Income in comparison to the area median
- Property must be in eligibility area

Find eligible areas on
the official [USDA website](#).*

OUR PROCESS

Our digital mortgage process, Loanplicity®, offers personal service with digital speed at every step. Loanplicity delivers a simple, streamlined experience from online application through close.



1 Application Process

2 Confirm Property Information

3 Processing and Underwriting

4 Sign and Close!

Each step is important to determining whether you and your property meet the USDA eligibility requirements, such as USDA-approved land and USDA appraisal.

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PrimeLending is dedicated to providing professional service, personal guidance and timely results at every step of the home loan process. We've been relentlessly perfecting the mortgage experience for our customers for more than three decades, offering mortgage options for just about every situation.

**READY TO ACHIEVE YOUR HOMEOWNERSHIP GOALS?
YOU CAN COUNT ON PRIMELENDING TO GET YOU THERE.**



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