



## Advantages That Put A Country Home Within Reach

### Less Cash Required

No need to drain your savings with no-down-payment option and no cash reserve requirements

### Money-saving Options

Closing costs can be financed and no monthly mortgage insurance payments are required

### More Customers Qualify

Expanded guidelines for calculating debt ratios

### Selection

Purchase or rate/term refinance programs available (refinance is only allowed with a current Rural Development loan)

# Want A Place In The Country You Can Call Home?

## Expand Your Possibilities With Our USDA Rural Development Program

If purchasing or refinancing a property in an outlying area appeals to you, so will our USDA Rural Development program.

It expands homeownership opportunities in rural areas. Plus, with no down-payment option and no monthly mortgage insurance payments for qualified borrowers, it makes the financing process less expensive for you.

Find out how we can help you secure the financing you need to make country living possible for you.

### Call me today!

#### Teresa Fink

*Owner*

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