

**RE-INTRODUCING 100% FINANCING
REAL LOANS, REAL PEOPLE, REAL ESTATE
USDA RURAL HOUSING DEVELOPMENT**

What is a Rural Housing Loan?

A Rural Housing Loan is a home loan that is Federally insured by the USDA and is designed to promote the development of rural and suburban areas of the United States. A home has to be in an eligible geographic location as defined by the USDA Eligibility Maps. This does not mean that the home has to be a farm or have cows on it. To the contrary, eligible areas include all of Lake County, Winter Garden, Parts of Windermere, Areas of Kissimmee, St. Cloud, Parts of Seminole County, East Orlando and more. Please consult your Loan Professional to determine eligibility.

HOW DO I QUALIFY?

- No Minimum Credit Score
- No First Time Home Buyer Requirement
- No Maximum Loan Amount
- Must not own other *adequate* Housing
- Must provide proof of Income
- Must provide proof of Assets
- Only Occupied Homes Only
- Must meet Income Guidelines based on Household Size

RURAL HOUSING LOAN DETAILS

- 102% Financing based on Appraised Value
- No Mortgage Insurance
- 30 Year Fixed Rates Lower than Conventional
- 2% Guarantee Fee is Financed into the Loan
- No Maximum for Seller Contributions
- Finance Closing Costs and Prepaid Items within Appraised Value
- Escrow Hold-Backs up to the lesser of 10% of purchase price or \$10,000 available for repairs

MAXIMUM HOUSEHOLD INCOME GUIDELINES

1 - 4 Person Household	5 - 8 Person Household	Each Person Over 8, Add
\$73,600	\$97,100	\$7,360

HOW DO I APPLY?

Go On-Line at www.CliftonServices.com

or

Call us at 888-681-0777

or

Look for "For Sale" signs in your neighborhood and schedule a showing

We can get you credit approved and ready to purchase your new home with
100% Financing and NO cash out of your pocket.



CONTACT US TODAY AT
WWW.CLIFTONSERVICES.COM
670 N. ORLANDO AVE, SUITE 101
MAITLAND, FL 32751
407-681-0777 TEL
407-681-3777 FAX

