

Get up to 100% financing with USDA.

Fast. Easy. Home.

Affordable Financing

Guaranteed Loans offer affordable financing to rural homebuyers. The mission of USDA Rural Development's Single Family Housing Guaranteed Loan Program is to assist low to moderate income rural homebuyers achieve their dream of homeownership!

Rural Development partners with approved local lenders to extend up to 100% financing to eligible rural individuals and families for the purchase of safe and sanitary dwellings. Guaranteed loans have assisted thousands of homeowners to purchase a home with affordable interest rates and loan terms.

Applicants must purchase a home within the eligible rural areas, and have a household income that does not exceed the established limits where the home is located.

Income guidelines:

- 1-4 Person Household **\$78,200 / annually**
- 5-8 Person Household **\$103,200 / annually**

To learn more visit www.rurdev.usda.gov/mo

Contact me today to get started!



Tim Ireland

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Additional Guaranteed Loan features include but are not limited to:

- Up to 100% financing, no down payment is required. The loan amount may not exceed 100% of the appraised value.
- Flexible credit guidelines. Non-traditional credit histories may be accepted.
- Eligible property types include existing homes, new construction, modular homes, Planned Unit Developments (PUD's), eligible condominiums and new manufactured homes.
- Gift/Grant Funds/Mortgage Credit Certificates (MCC's)/Seller Concessions are allowed.
- Eligible repairs and improvements may be included in the loan.
- Not limited to first time homebuyers.

