

USDA LOANS FOR RURAL LIVING

Looking for a home in the country or the homestead of your dreams outside the city? A **USDA loan** may be the perfect fit. The U.S. Department of Agriculture offers special loan programs for homebuyers in rural areas, including designated small towns and suburbs.

Program Highlights

- **No down payment required** – 100% financing available.
- **Credit scores as low as 600** may qualify.
- Competitive interest rates and lower closing costs.
- One-time USDA guarantee fee can be rolled into the loan.
- Gift funds and government assistance grants are permitted.

You can easily check if a property's location is eligible on the USDA website or by contacting **Supreme Lending**.

Eligible Properties

- Single-family homes
- New construction
- Modular homes
- **Manufactured homes**
- Planned Unit Developments (PUDs)
- Eligible condominiums

Additional Details

- Mortgage insurance is required.
- Borrower income must not exceed USDA Rural Development limits for the area.



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