



# USDA LOAN

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## What is a USDA loan?

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USDA loans are mortgages for homes in eligible rural areas and are backed by the United States Department of Agriculture offered by Guaranteed Rural Housing (GRH). USDA Loans have income limitations and are geared towards low-to-moderate-income borrowers. They offer lower interest rates and no down payment is required.



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## Why choose USDA?

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- No down payment required
- Low monthly private mortgage insurance



Programs are subject to change without notice. This is not an offer for extension of credit or a commitment to lend. The Guaranteed Rural Housing (GRH) offers mortgage financing guaranteed by the U.S. government through USDA Rural Development. All borrowers are subject to qualification, underwriting approval, lender terms and conditions. Terms, conditions, and rates are subject to change without notice. Refinances permitted only on existing GRH loans. A mortgage expert will review and provide you the terms conditions, disclosures, and additional details on interest rate that apply to your individual situation. Georgia Residential Mortgage Licensee. Illinois Residential Mortgage Licensee. CA License #: 41DBO-45117. Regulator Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Credit and valuation approvals required.