



# USDA FINANCING:

## ZERO DOWN PAYMENT

The U.S. Department of Agriculture (USDA) loan guarantee program helps home buyers in designated areas deemed rural with special financing terms. Here are 5 possible scenarios with the interest rate of 3.5% and no down payment. Contact your Mortgage Partner for more details.

Purchase Price	\$285,000*	\$295,000*	\$305,000*	\$315,000*	\$325,000*
Loan Amount	\$287,878	\$297,979	\$308,080	\$318,181	\$328,282
P&I	\$1,292.70	\$1,338.06	\$1,383.42	\$1,428.77	\$1,474.13
Insurance	\$106.88	\$110.63	\$114.38	\$118.13	\$121.88
Taxes	\$332.50	\$344.17	\$371.08	\$383.25	\$395.42
Mortgage Insurance	\$83.23	\$86.15	\$89.07	\$91.99	\$94.91
Mortgage Payment	\$1,829.56	\$1,879.00	\$1,957.95	\$2,022.13	\$2,086.34

The household income limit is \$95,100 for USDA loans in this eligibility area.

**Apply today at [www.leahkieso.com](http://www.leahkieso.com)**



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\*Calculations based on information from 10/8/19 with the interest rate of 3.5% with 0% down. Please note that closing costs will apply. Taxes and insurance can vary.