

Zero Down Payment

USDA Financing

The U.S. Department of Agriculture (USDA) loan guarantee program helps home buyers in designated areas deemed rural with special financing terms.

General Requirements:



Property must be in a designated area approved for the USDA program.



Household members must not earn more than 115% of area median income.



Buyers must be approved for the mortgage payment including property taxes, home owner's insurance and the annual guarantee fee.

USDA-Guaranteed Home Mortgage Benefits:

- No down payment required*
 - Not limited to 1st-time home buyers
 - Flexible credit and underwriting terms
 - 30 year fixed rate terms
- *available to qualified buyers

Apply today! Pre-qualification is quick and there's no commitment required. Call for details!



Loan approval and terms are dependent upon borrower's credit, documented ability to repay, acceptability of collateral property, and underwriting criteria. For licensing information, go to: www.nmlsconsumeraccess.org. USDA loans have location restrictions and income limits. For more information on RD loans, including RD eligibility, please visit <https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfp>. First Community Mortgage is not affiliated with or acting on behalf of or at the direction of the USDA or the Federal Government.