

# Escape the Hustle & Bustle

USDA Home Loans



**Out of town may be within your reach.** The U.S. Department of Agriculture (USDA) loan guarantee program helps homebuyers in designated rural areas achieve homeownership.

## USDA-Guaranteed Home Mortgage Benefits:

- 100% financing
- Fixed rate terms
- Not limited to first-time homebuyers
- Home purchase or refinance

## General Requirements:

- Property must be in a designated area approved for the USDA program.
- Household income, as determined by the number and annual income of all adult occupants, cannot exceed the income limit for that area.
- Program has no maximum loan amount; amount based solely on the borrower's ability to qualify.
- Buyers must be approved for the mortgage payment including property taxes, homeowners' insurance, monthly mortgage insurance and the annual guarantee fee.



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All loans are subject to credit approval and program guidelines. SouthState Bank N.A. NMLS ID #403455. Member FDIC. Equal Housing Lender.