

No Down Payment? No Problem!

You could move into a new home with no money down! Unlike FHA loans, USDA Rural Housing loans are designed to give borrowers a no down payment option.

Check out how USDA compares to FHA:

USDA

- ✓ No down payment option
- ✓ No minimum cash contributions from borrower
- ✓ Maximum loan to value 102% of appraised value
- One time guarantee fee of 2% (*may be financed*)
- Competitive interest rates
- Gift funds allowed (if needed)
- Seller concessions of up to 6% allowed
- No reserve requirements

vs.

FHA

- × 3.5% down payment requirement
- × Minimum cash contributions from borrower
- × Monthly mortgage insurance required
- × Maximum loan to value 96.5% of appraised value
- Mortgage insurance premium required (*may be financed*)
- Competitive interest rates
- Gift funds allowed (if needed)
- Seller concessions of up to 6% allowed
- No reserve requirements

Take advantage of this great opportunity! Contact your DHI Mortgage Loan Originator to learn more.

DHI Mortgage

211 N. Loop 1604 East, Suite 100
San Antonio, TX 78232
Phone: 210-545-6480
Toll Free: 800-858-4068



Find us on Facebook.
[facebook.com/DHIMortgage](https://www.facebook.com/DHIMortgage)



Provided for informational purposes only. This is not a commitment to lend; not all borrowers and/or properties will qualify for this program. Program contains borrower income and asset limitations. Contact your DHI Mortgage Professional for further details. DHI Mortgage Company, Ltd. Branch NMLS# 260498. Company NMLS# 14622. 211 North Loop, 1604 East Suite 100 San Antonio, TX 78232. For information on DHIM licensing, please visit www.dhimortgage.com/other-pages/licensing.