



Advantages That Put A Country Home Within Reach

Less Cash Required

No need to drain your savings with no-down-payment option and no cash reserve requirements

Money-saving Options

Closing costs can be financed and no monthly mortgage insurance payments are required

More Customers Qualify

Expanded guidelines for calculating debt ratios

Selection

Purchase or rate/term refinance programs available (refinance is only allowed with a current Rural Development loan)

Want a Place In The Country You Can Call Home?

Expand Your Possibilities With a USDA Rural Development Program

If purchasing or refinancing a property in an outlying area appeals to you, so will a USDA Rural Development program.

It expands homeownership opportunities in rural areas. Plus, with no downpayment option and no monthly mortgage insurance payments for qualified borrowers, it makes the financing process less expensive for you.

Find out how we can help you secure the financing you need to make country living possible for you.

Call Optimum Real Estate, Inc. today!

We'll put you in touch with a qualified equal housing broker or lender.

Optimum Real Estate, Inc.

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