



**USDA  
Rural Housing  
Loans**



**USDA Loan Benefits:**

- NO down payment required
- No private mortgage insurance
- NO first time buyer requirement
- NO maximum seller contribution
- Gifts for closing acceptable

The government backed USDA Rural Housing Loan allows for 100% financing along with more flexible credit requirements. With a goal of helping low to moderate income families obtain homeownership, the USDA loan has several benefits worth asking your loan professional about. This loan is available in limited geographic areas and has specific qualification requirements. **580 Minimum FICO REQUIRED**

**Contact us today to see if this loan is right for you.**



Bates Mortgage Group, LLC. is an Equal Housing Lender located at 3200 Highlands Parkway SE Suite 105 Smyrna Georgia 30082 Georg # 1713380. This is not an offer for extension of credit or a commitment to lend. .

MAKING EVERY TRANSACTION A SMOOTH TRANSITION



**MORTGAGE GROUP, INC.**