



## 502 GUARANTEED HOUSING LOAN PROGRAM

- ✓ No Down Payment
- ✓ No Cash Reserves Required
- ✓ No Stated Maximum Loan Amount; Maximum Loan Based on Repayment Ability
- ✓ Loan up to 102%\* of Appraised Value Allowed (not the lesser of sale price or appraisal)
- ✓ No First Time Homebuyer Requirement
- ✓ New and Existing Homes OK
- ✓ Fully Amortized 30-Year Fixed Rate Loan
- ✓ No Prepayment Penalty
- ✓ No Seller Contribution Limit
- ✓ No Limitation on Source of Funds for Closing Costs
- ✓ Loan Amount can Include Closing Costs and Repairs up to Appraised Value
- ✓ While an RD GRH Loan is not FICO Score Driven, RD Does Reward you for Higher Scores. (Borrowers with a 640 mid-score or higher can get an automatic "Credit Waiver" and may not need to explain derogatory credit \*\*)



WELCOME HOME

Also Available: First Time Homebuyer  
FHA/VA | Conventional

CALL TODAY

**(317) 852-1827**

650 N Dale Schrier Dr., Ste A  
Brownsburg, IN 46112



**Integrity Mortgage Group**  
Your Professional Hometown Full Service Lender

NMLS# 143172 | DFI# 13145

\* Appraisal may be exceeded by amount of Guarantee Fee

\*\* Exception: Any applicant with delinquent Federal debts, regardless of credit risk score and any applicant with an unsatisfactory payment history on a previous Rural Development loan, regardless of credit risk score. For general information purposes only. Loan approval subject to Lender underwriting guidelines and RD regulations 1980-D and applicable ANs.