

This hidden gem of a loan is completely underutilized by many big banks, but Treadstone is a leader in the Rural Development (RD) lending process. The RD Loan is perfect for buyers who want a no-down-payment option, as well as buyers who want to build, improve, repair or rehabilitate homes in rural areas.

Borrowers interested in RD loans who have served in the military are encouraged to check out VA Mortgages.

- 100% financing
- Do not have to be a 1st time homebuyer
- · Flexible credit guidelines
- Seller contribution allowed up to 6%
- Rates are similar to conventional rates
- Property must be in an eligible location, see: www.rurdev.usda.gov/mi www.eligibility.sc.egov.usda.gov

Down payment requirements, closing costs, and loan amounts are for illustrative purposes only; subject to credit qualification, not all applicants may qualify. Not a commitment to lend. Not affiliated with or endorsed by any government institution. Please contact us for an exact quote and for more information on fees and terms.

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