



# rural development loan

Prefer pastures over pavements? A Rural Development (RD) loan is ideal for buyers who want to buy homes in rural areas—with no down payment. While RD often falls under the radar and are underutilized by big banks, we see their value for buyers and lead in the RD lending process.

Backed and guaranteed by the United States Department of Agriculture, the RD loan allows a person to borrow 100% of the appraised value and is the only 0% down option available to non-military buyers. RD loans can include closing costs, prepaid/escrow items, and the RD guarantee fee. RD Loans are subject to income limits and geographic location eligibility.

- 0% down payment
- Do not have to be a first time home buyer
- Allows seller contributions toward buyer closing costs & prepaids
- Must be single family, owner occupied home
- Property must be in an eligible location, see:  
[www.rurdev.usda.gov/mi](http://www.rurdev.usda.gov/mi)  
[www.eligibility.sc.egov.usda.gov](http://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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