



100% FINANCING WITH USDA*

Owning a home outside the city limits is simple with USDA-guaranteed home financing from Fairway Independent Mortgage Corporation.

Requirements for a USDA-guaranteed home loan:

- Property must be located in a USDA-approved rural designated area.
- Household members must have a cumulative total income that does not exceed the adjusted annual income threshold for the applicable location of the property.
- Borrowers must qualify for their current monthly liabilities and the mortgage payment, which includes property taxes, homeowners insurance and the USDA annual guarantee fee, which is required to be paid monthly.

Benefits of a USDA-guaranteed home mortgage:

- Fixed-rate terms
- 100% financing + required guarantee fee
- No down payment required
- Credit underwriting requirements comparable to other agency underwriting requirements

FOR MORE INFORMATION OR TO APPLY FOR A LOAN, CONTACT:



THE
SHUMATE
TEAM



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