

USDA rural development loan

Your home within your reach.

The USDA's Rural Development Loan¹ is ideal if you have little or no cash—you may not need a down payment. But it gets better. Is the home you want on a large lot? Does it need some work? A Rural Development Loan may be right for you.

The best parts:

- Fixed rate loan.
- No maximum loan limit.
- Available for primary residences.
- Property improvements may be financed into total loan. Repairs may be completed after loan closing.
- Gifting or seller concessions permitted for closing cost assistance with conditions met.
- Property & income limits apply.

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Mortgage Loan Officer

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¹Property must be located in an eligible rural area. Loan program subject to funding and availability. This program has special qualifying conditions and restrictions. See your lender for complete program details. Loan products subject to credit approval. Other terms, conditions, restrictions & fees may apply. Full documentation, title & property insurance required. Flood insurance required if property is located in a Special Flood Hazard Area.



*Take
advantage
of this
government-
funded loan
program while
you still can!*



UMPQUA
B · A · N · K