

USDA-Rural Housing loans are great for your clients!

With our new competitive rates and increased fees, USDA-Rural Housing loans through IdaMortgage are great for you too!

Program Features

- Lenders and mortgage brokers can now collect fees up to \$650
- Easier to qualify with expanded ratios of 29/41 percent, and manual underwriting capabilities
- Buydowns, tax credit certificate, gift, and grant funds, seller concessions allowed
- New construction, modular, and manufactured homes allowed including purchase of site
- Loan may include closing costs, guarantee fee, legal fees, cost to establish escrow account, and other eligible pre-paid items



Rural areas are closer than you think!

Check property eligibility [click here](#)

Borrower Benefits

- 100% financing
- No monthly mortgage insurance
- Flexible credit guidelines
- Available for low-and-moderate income buyers
- 30-year competitive fixed rates

Why IdaMortgage?

IdaMortgage provides benefits that are unmatched to homebuyers throughout the state.

Benefits of IdaMortgage

- Loans serviced in Idaho
- Excellent customer service
- No cross-selling from investor
- Low rates
- Down payment and closing cost assistance
- FREE housing counseling for pre-and-post purchase



Qualify your clients for a USDA-Rural Housing loan today!
Visit IdaMortgage.com or call 1-866-432-4066 for more information.