

HELPING HANDS NOW, INC.
(NON-PROFIT)

MAKING HOME OWNERSHIP A REALITY!!



HELPING HANDS NOW, INC.



HELPING HANDS NOW, INC.
"Making a Difference in Lives Daily"

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What Can
502
Do For You?

USDA 502 Home Mortgage Program

Why Does USDA Rural Development Do This?

- Helps Low and Moderate Income families to Make Home Ownership a Reality.
- Affordable Home Ownership Opportunity Promotes Economic Prosperity.
 - Help Create Thriving Communities.
 - Improve the Quality of Life in Rural Areas.



Key features of the USDA 502 Home Mortgage Program

- No Down Payment (100% Financing, including land).
- Affordable Monthly Payments
 - Interest Rates: 1% - 3.75%
 - Loan Terms from 30 to 38 years.
- Higher Debt-to-Income Ratio with Zero Net Energy Homes.
- May be eligible for Payment Assistance.



USDA 502 Home Mortgage Program

- Mortgage payments based on:
 - Adjusted Household Income.
 - 1%-3.25% Interest Rates.
- Maximum Loan Amounts based on:
 - Area Loan Limits
 - Amount of Monthly Debt compared to Income.
- USDA Loans subject to being in USDA Eligible Areas.
- Payments Comparable to Rents.

