

The USDA Loan Starter Kit

Zero Down Financing for Eligible Rural Homebuyers



Helping Utah Families Buy with Zero Down

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Residential Mortgage Loan Officer

See If Your Home Qualifies for USDA Financing

NMLS #217768

What Is a USDA Loan?

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A USDA loan is a mortgage program backed by the U.S. Department of Agriculture that helps eligible homebuyers purchase homes in qualifying rural and suburban areas. Qualified borrowers may be able to buy a home with no down payment while enjoying competitive interest rates and flexible qualifying guidelines.

Who May Benefit?

- ✓ Homebuyers looking for 100% financing
- ✓ Buyers purchasing in eligible rural or suburban areas
- ✓ First-time and repeat homebuyers
- ✓ Families with moderate household income
- ✓ Buyers who meet USDA income and property eligibility requirements



1. Schedule a Consultation
2. Check USDA Eligibility
3. Review Financing Options
4. Move Into Your New Home

Myth vs. Fact

Myth: USDA loans are only for farms.

Fact: Most USDA-financed homes are located in small towns, suburbs, and rural communities—not on farms.

Magic Tip: Many people are surprised to learn that numerous communities around Utah qualify for USDA financing. It's worth checking property eligibility before assuming a home doesn't qualify

Is This Worth Exploring?

- 🏠 I want to buy with no down payment
- 🏠 I'm open to buying in an eligible area
- 🏠 My household income may qualify
- 🏠 I plan to live in the home
- 🏠 I'd like to see if I qualify for USDA financing

Common Uses

- Buy a home with no down payment
- Finance closing costs when eligible
- Purchase in qualifying rural communities
- Help first-time homebuyers become homeowners

Ready to Learn More?

Download the Complete Utah USDA Loan Guide and Schedule Your Complimentary Consultation

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**Starter Kit #3
USDA Loan**

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