



RURAL DEVELOPMENT (RD) LOANS

RD loans have many features that make them ideal for buyers with limited credit or minimum funds available. HomeStar's experienced Loan Officers are ready to assist those seeking a RD home loan.

What Makes a RD Loan a Great Option?

No Down Payment Required

With a RD loan, a down payment is not required. The maximum loan amount is 100% of the appraised value. The upfront guarantee fee may be rolled into the loan above the appraised value.

Flexible Credit and Expanded Qualifying Ratios

Borrowers with non-traditional credit histories may be eligible.

Gift/Grant Funds Allowed

There is no limit on gift, grant or bond funds. Seller concessions are allowed.

Eligibility Criteria:

- Home must be located in an eligible rural area.
- Household income of all adults must not exceed the adjusted income limit for the area.
- US citizen, permanent resident, or qualified alien.
- Must meet credit standards.

HomeStar is proud to be the **#1 home loan lender** in Kankakee County since 1991 and growing in Will County.

WHY HOMESTAR?

**HomeStar's Loan Officers have the mindset of a teacher. You can trust them to provide excellent customer service, are easy to talk to and will explain the process every step of the way.*

**Your HomeStar Loan Officer will work with you from the start of your application to personally attending your home closing.*

**HomeStar's large loan team allows your loan to keep moving forward which gets you in your home fast!*



For more information on RD loans or other mortgage options contact a HomeStar Loan Officer today!

Call: (815) 468-BANK (2265)

Online: www.HomeStarBank.com

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