

USDA 0% DOWN

100% FINANCING*

*Subject to Credit and Income Qualifications

If you dream of owning a new home and want to experience the benefits of homeownership Shoopman Homes offers communities that are designated USDA rural areas.

If you qualify, you can build your new home with No Down Payment and the lowest fixed rates guaranteed by the Federal Government. There are no other loan programs that compare to the USDA loan program.

3 FACTORS FOR USDA ELIGIBILITY

1. Location

The home must be in a designated USDA rural area. Shoopman Homes builds quality homes in the following communities, which qualify as USDA rural areas.

Prairie Hollow located in Ingalls, IN (northeast side of Indianapolis)

2. Income

You must not exceed the yearly USDA income limit set for your county. Shoopman Homes has experienced representatives that will help you evaluate your income situation to see if you qualify for a USDA loan. You will need documentation of your income for the past 2 years. Exceptions for the 2 year requirement can be made such as students.

3. Credit History *640 Minimum Credit Score*

There is not a strict credit score guideline, but it evaluates your credit history and looks at your willingness to meet repayment obligations.

USDA LOAN FACTS

- **USDA has Low Fixed Rate Mortgage Options**
- **USDA offers 100% Financing and No Down Payment Required**
- **Simple and quick Loan Process**
- **USDA is a Government Guaranteed Mortgage**

CALL US TODAY TO SEE IF YOU QUALIFY... 855-999-3872

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