

# Financing

"45 Years of Excellence"  
Locally Owned and Operated  
shoopmanhomes.com

**Shoopman  
Homes**  
1-855-999-3872

## FEWERBUMPS ALONG THE ROAD

### Congratulations!

You are making one of the most personally rewarding decisions of your life and we want to be there through this exciting time. Whether it is your first or third house turn to us as your choice for financing of your new home.

#### About Us:

At Ruoff Home Mortgage we strive to make your loan process as smooth as possible. We work effortesly to earn your trust, allowing confidence in our professional team throughout the home buying process. Ruoff will provide you with tge best information and expertise and service all designed to make the loan process simple and customized to fit your needs. Whether you are building or buying a completed home, we work hand-in-hand with Paul Shoopman Building Group to make the process seamless.

#### Programs We Offer:

We've got you covered whether you need FHA, Conventional, USDA or VA financing. These mortgage products require anywhere from 0 to 10% minimum down payment so before making a final decision this is just one thing to consider in the early stages of buying a home. This is just one of many decisions that we want to take the time to walk you through and allow you the opportunity to select the program that best fits your individual needs.

#### Conventional

Credit scores as low as 620. Seller can pay up to 3% costs. Minimum 5% down payment.

#### FHA

3.5% down payment (gifted allowed). Credit scores as low as 620. Seller can pay up to 6% costs.

#### Fixed Rate Mortgage

Available with all types of financing this will give you peace of mind in knowing your principal and interest payment will not change

#### VA Mortgage

100% financing for eligible veterans. Minimum credit score of 640. Seller can pay up to 4% costs.

#### FHA HUD \$100 DOWN PROGRAM

Available on designated HUD homes. HUD will pay up to 3% costs

#### USDA

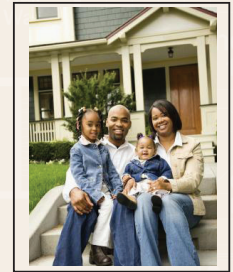
100% financing. Property must be in USDA eligible area. Credit scores down to 640. No limit on seller paid costs.

#### Indiana Housing Community Development Programs

Designed mostly for first time homebuyers to assist with down payment or an additional tax credit but must meet income guidelines and will be used in conjunction with FHA, USDA, Conventional, or VA programs

#### ONE-TIME CLOSE CONSTRUCTION PROGRAM

Down payments as low as 5%. One approval process and set of closing costs. 6- or 9-month construction terms. Interest only payments during construction



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