

Falcon Mortgage

100% USDA Rural Development Program

- ▶ Perfect loan for Single Family Residence, Town Home, or Condominium
- ▶ This is a federally backed loan that requires No Down Payment – **It is 100% Financing**
- ▶ There is no loan limit
- ▶ Little or no Out Of Pocket Closing Costs in most cases
- ▶ Very Low PMI (Private Mortgage Insurance) – gives Buyer low monthly payments
- ▶ Unlimited Gift money allowed
- ▶ Unlimited Seller Contribution towards Closing Costs
- ▶ Minimum Credit Score of 640 is required
- ▶ Financed dwelling must be primary residence
- ▶ Property must qualify as to location
- ▶ Some Maximum Income Limit Restrictions Apply - For Example:

Pennsylvania Income Limits Table [effective as of 1/18/2012]

County	1-4 Person Household	5-8 Person Household
Adams	\$78,550	\$103,686
Cumberland, Dauphin, Perry	\$84,550	\$111,606
Centre, Pike	\$78,400	\$103,488
Berks	\$78,200	\$103,224
Bucks, Montgomery	\$93,450	\$123,354
Carbon, Lehigh, Northampton	\$84,300	\$111,276
Chester	\$93,450	\$123,354
Lancaster	\$79,950	\$105,534
Lebanon	\$75,550	\$99,726
Monroe	\$79,200	\$104,544
York	\$80,850	\$106,722
All Other Counties	\$74,750	\$98,670

Please Call or e-mail any questions you have on this terrific program

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