

# Falcon Mortgage

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## 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 with seller contribution
- ▶ Very Low PMI (Private Mortgage Insurance) – gives Buyer low monthly payments
- ▶ Unlimited Gift money allowed
- ▶ Up to 6% Seller Contribution allowed 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 10/11/22]

### Income Limits Subject to Change

County	1-4 Person Household	5 - 8 Person Household
Adams	\$103,850	\$137,100
Allegheny	\$109,050	\$143,950
Berks	\$104,300	\$137,700
Centre	\$111,900	\$147,700
Cumberland	\$108,450	\$143,150
Dauphin	\$108,450	\$143,150
Lancaster	\$103,700	\$136,900
Lehigh	\$104,200	\$137,550
Northampton	\$104,200	\$137,550
Philadelphia	\$121,200	\$160,000
York	\$105,250	\$138,950
All Other Counties	\$103,500	\$136,600

**Please Call or E-mail us with any questions you have on this terrific program**

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