

Join thousands of families that are taking advantage of our **Prime Choice™** loan program by moving to quaint "exurban" developments! With the passage of the new stimulus law, the USDA Rural Development Loan Program will receive over \$10 Billion in funding this year. This funding creates one of the few remaining options for a **\$0 Down Payment Home Loan!**

The rules are simple. To be eligible for a USDA-backed loan, a borrower's income may not exceed 115% of the median county income. Loans are restricted to areas with lower population density — generally towns of no more than 25,000 residents. So, while home buyers in big cities are not eligible for USDA loans, residents of many of America's fastest-growing towns will qualify!



Introducing the "THE PRIME CHOICE" USDA Guaranteed Loan Program The Lending Company

**Move to a
Small Town and Pay
ZERO DOWN!**

- ✓ Up to 102% Financing
- ✓ NO DOWN PAYMENT
- ✓ Low closing costs with up to 6% seller contribution
- ✓ Very low fixed rate financing
- ✓ No Monthly PMI
- ✓ No Maximum Purchase Limit
- ✓ NOT Just for First Time Buyers

No cash reserves are required. Qualify now without waiting to save down payment funds. You may not need to pay closing costs out of pocket.



The average cash out of pocket required to close in Arizona is only \$158.70!

Program available in the following states: AL, AZ, AR, CA, CO, FL, GA, HI, ID, IL, IN, IA, KS, KY, ME, MI, MN, MO, ND, NE, OH, OK, OR, SC, TN, TX, WA, WV, WI, WY. Ask your representative for details.

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The Lending Co.

T L C You're in good company
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