

**Explore Your
Financing
Options**



Wow!

NEED A HOME LOAN?

NO DOWNPAYMENT? NO PROBLEM!

USDA Guaranteed Rural Housing (GRH) Loans



Compare the Benefits:

- ★ The most affordable 30-year fixed rate mortgage – see payment comparison on reverse
- ★ True 100% Financing: GRH can finance closing costs & repairs up to 100% of appraised value
- ★ No Downpayment
- ★ No Mortgage Insurance
- ★ Competitive 30-Year Fixed Rate
- ★ No Minimum Credit Score
- ★ Flexible Qualifying Standards
- ★ No Purchase Price Limit
- ★ No Limits on Source or Amount of Contribution to Closing Costs
- ★ No Asset Requirements
- ★ Generous Income Limits
- ★ Not Restricted to First-Time Buyers
- ★ Purchase Existing or New Construction; Special Options for New Construction

GRH: LOWER Costs - LESS \$\$\$ out-of-pocket at closing



SEE REVERSE FOR MORE...

A Home of your own...  ...may be only a phone call away....

PAYMENT COMPARISON OF COMMON FIXED-RATE HOME LOAN PRODUCTS

\$100,000 Purchase Price - 6.50% Rate, Taxes/Ins = \$167/mo

Freddie Mac 100:	\$879.07
Lender Paid PMI:	\$866.21
40-Year loan:	\$850.36
Freddie Home Possible:	\$848.24
Fannie Mae My Community:	\$848.24
Conventional 5% down:	\$838.71
80/20:	\$833.77
FHA:	\$830.33
GRH:	\$811.96

To get the most affordable 30-year fixed rate mortgage available, request GRH by name.

GRH Maximum Adjusted Annual Income Limits for Kiowa County

Family Size	1	2	3	4	5	6	7	8
Income Limit	48,000	54,850	61,700	68,550	74,050	79,500	85,000	90,500

To pre-qualify or apply for a GRH loan, please contact any of the Kiowa County GRH lenders below:

Wheatland Mortgage Corp.
 Contact: Brenda Newton, (888) 554-4117
wheatlandmtg@sbcglobal.net
 2301 Central Ave, Suite LL- 5
 (lower floor of Village Square Mall)
 Dodge City, KS 67801

Citizens Bank of Kansas, N.A.
 Contact: Monty Applebee, (887) 651-8600
monty@cboks.com
 4820 E. Douglas
 Wichita, KS 67208

Priority Mortgage Solutions
 Contact: Tracy Summers, (785) 623-4462
tsummers@priorityms.com
 205 E. 13th, Suite C
 Hays, KS 67601

Green River Finance
 Contact: Leeann Morrison, (888) 773-5997
leeann@greenriverfinanceinc.com
 654 N. Woodchuck, Suite E
 Wichita, KS 67212

**For more information, contact the
 USDA Rural Development Office in Greensburg, located West of Courthouse Square
 or**

Garden City Servicing Office at 2106 East Spruce, Garden City, KS 67846 – (620) 275-0211

GRH is #1 – Just ask for it by name!