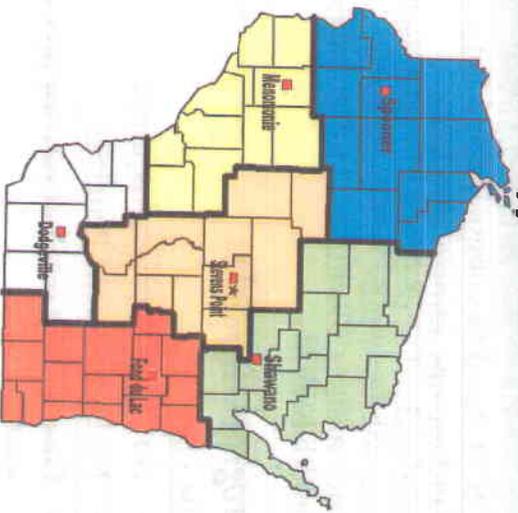


For free consultation and prequalification, contact your local USDA Rural Development office today!



Dodgeville Area Office—Crawford, Dane, Grant, Green, Iowa, Lafayette, Richland & Vernon Counties

Phone: 608-935-2791 #4 E-mail: RD.Dodgeville@wi.usda.gov

Shawano Area Office—Brown, Door, Florence, Forest, Kewaunee, Langlade, Lincoln, Marinette, Menominee, Oconto, Oneida, Outagamie, Shawano & Vilas Counties

Phone: 715-524-8522 #4 E-mail: RD.Shawano@wi.usda.gov

Fond du Lac Area Office—Calumet, Dodge, Fond du Lac, Green Lake, Jefferson, Kenosha, Manitowoc, Ozaukee, Racine, Rock, Sheboygan, Walworth, Washington, Waukesha & Winnebago Counties

Phone: 920-907-2976 #4 E-mail: RD.FondDuLac@wi.usda.gov

Menomonee Area Office—Buffalo, Chippewa, Dunn, Eau Claire, Jackson, La Crosse, Monroe, Pepin, Pierce, St. Croix & Trempealeau Counties

Phone: 715-232-2614 #4 E-mail: RD.Menomonee@wi.usda.gov

Stevens Point Area Office—Adams, Clark, Columbia, Juneau, Marathon, Marquette, Portage, Sauk, Taylor, Waupaca, Waushara & Wood Counties

Phone: 715-346-1313 #4 E-mail: RD.StevensPoint@wi.usda.gov

Spooner Area Office—Ashland, Barron, Bayfield, Burnett, Douglas, Iron, Polk, Price, Rusk, Sawyer & Washburn Counties

Phone: 715-635-8228 #4 E-mail: RD.Spooner@wi.usda.gov

WI State Office—

Phone: 866-474-3600 E-mail: RD.SFH.SO@wi.usda.gov

*Milwaukee County is not eligible for Rural Development financing

I MAY BE ELIGIBLE FOR USDA RURAL DEVELOPMENT'S HOUSING PROGRAMS IF ...

- ... I have an adequate and dependable income that does not exceed the county limits.
- ... I am a U.S. citizen or am legally admitted to the United States for permanent residence.
- ... I demonstrate adequate repayment ability.
- ... I have a good credit history that indicates a willingness to meet obligations when due.
- ... I plan to purchase or repair a home in a rural area with a defined population of 20,000 or less.



Committed to the future of rural communities.

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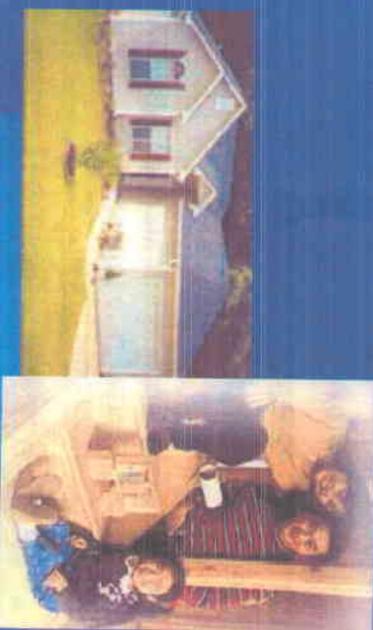
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USDA Rural Development
United States Department of Agriculture
Wisconsin Rural Development

Single Family Housing Programs



Since 1949, ESDA has been helping rural Americans become homeowners and has invested billions in helping people purchase or build their own homes.

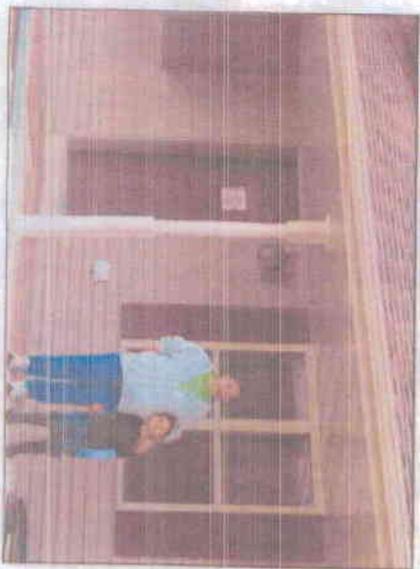
Guaranteed Rural Housing Loan Program

The Guaranteed Rural Housing (GRH) Program agrees to ensure a loan so lending institutions can help home buyers while incurring less risk.

Program Highlights

- ◆ No Down Payment required
- ◆ No Prepayment Penalties
- ◆ No Private Mortgage Insurance required
- ◆ 30 Year mortgage at an affordable fixed interest rate (*agreed upon by yourself and the lender*)
- ◆ Over 150 Agency Approved Lenders in Wisconsin

A one-time guarantee fee is paid at closing. In some cases this fee, closing costs, and repairs may be included in the loan. There is no maximum loan limit, and the amount of the loan may be equal to the property's appraised value. Loan funds can be used to purchase a permanent residence such as an existing home or for new construction.



502 Direct Loan Program

The Direct Homeownership Loan Program allows individuals or families, who are unable to obtain homeownership financing from conventional sources, receive a loan directly from USDA Rural Development.



Program Highlights

- ◆ No Down Payment required (*unless family assets exceed specified amount*)
- ◆ No Prepayment Penalties
- ◆ No Private Mortgage Insurance required
- ◆ 33 - 38 year Mortgage at a fixed interest rate (*payments are based on income level*)

Similar to the Guaranteed Home Loan Program, closing costs and repairs may be included in the loan. Maximum county loan limits apply, however not to exceed the property's appraised value. Loan funds can be used to purchase a permanent residence such as an existing home or for new construction.

** Income limits may apply to all Loan Programs*

504 Home Repair Loan and Grant Programs

USDA Rural Development can help fund repairs, improvements or modernization of a home by addressing accessibility needs, enhancing safety and sanitary conditions, and removing health hazards.

Program Highlights

- ◆ 504 Loan
- ◆ No Down Payment required
- ◆ No Prepayment Penalties
- ◆ One percent interest rate for up to 20 years
- ◆ Maximum loan amount is \$20,000
- ◆ The value of the home must be less than the county loan limit

504 Grant

- ◆ Recipients must be at least 62 years old and unable to repay a 504 loan
- ◆ Only used to remove health and safety concerns
- ◆ Recipients cannot sell or transfer the residence for three years
- ◆ Lifetime grant maximum of \$7,500
- ◆ Value of the home must be less than the county loan limit

