



Committed to the future of rural communities.



USDA Rural Home Loan Program

Make your dream of owning a home a reality with a USDA home loan available through Stillman Bank. Our mortgage lenders are here to guide you through the loan process step-by-step.

What is a USDA Home Loan?

Designated for rural-area homes, USDA loans provide 100% financing, including most or all closing costs, for qualified buyers. These loans are backed through the Rural Housing Division of the U.S. Department of Agriculture.



What are the benefits of a USDA loan?

- No down payment required
- Low monthly mortgage insurance
- Competitive interest rates
- High eligibility
- Flexible credit guidelines
- Not limited to first-time home buyers

How do I know if I qualify for a USDA loan?

To qualify for a USDA loan, applicants must meet the basic eligibility requirements set forth by the USDA, which cover credit, income, property usage and home location. Each factor plays a significant role in meeting the USDA's mission of providing safe and sanitary housing for low to moderate-income families. To find out if you are eligible for a USDA loan, scheduling an appointment with one of our mortgage lenders is recommended. The minimum qualifications include but are not limited to:

- U.S. citizenship or permanent residency
- Ability to prove creditworthiness
- Stable and dependable income
- Property serves as the primary residence and is located in a qualified rural area

**To learn more or to schedule an appointment
with a mortgage lender, contact us today!**

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Rockford
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