

USDA HOME BUYER GUIDE

Your path to *homeownership* starts here.

Buy a home with no down payment in eligible North Carolina communities — with straight answers and honest guidance every step of the way.

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Order credit: credit.yahwehmortgage.com



\$0 down payment

Finance up to 100% of the purchase price.



Low mortgage insurance

Just 0.35% a year — typically lower than FHA.



Guidance every step

Plain-English answers from first call to closing.

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LOAN OFFICER

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What is a **USDA loan**?

A USDA loan is a 30-year fixed-rate mortgage backed by the U.S. Department of Agriculture's Rural Development program. You apply through an approved lender, and USDA guarantees the loan — which lets lenders offer **100% financing**.

100%

It's not just for farmers. The program helps people buy homes in rural and suburban communities — and many eligible areas sit a short drive from Raleigh, Greenville, Rocky Mount, and other NC job centers. First-time buyers and past homeowners can both use it; the home must be your primary residence.

KEY BENEFITS AT A GLANCE

Why buyers **love** USDA



No down payment

Finance up to 100% of the purchase price.



Low mortgage insurance

An annual fee of 0.35% of the loan, paid monthly — typically lower than FHA.



Competitive fixed rates

Rates are often comparable to or below conventional loans.



Flexible closing costs

Seller can contribute, and costs may be financed if the home appraises above the price.



Gift funds allowed

Family can help with closing costs.



30-year fixed term

Your principal and interest payment never changes.

The home, the area, *and you*

01 Property & Location Eligibility

The home must sit in a USDA-eligible area. Check any address in seconds on the official USDA Eligibility Map by choosing "Single Family Housing Guaranteed."

eligibility.sc.egov.usda.gov →

- ✓ **Not only remote areas** — many are unincorporated areas and small towns just outside city limits.
- ✓ **Eligible homes:** existing single-family homes, new construction, townhomes, approved condos, and new manufactured homes on a permanent foundation.
- ✓ **Condition:** safe, sound, and sanitary, meeting USDA appraisal standards.
- ✗ **Not eligible:** investment properties, second homes, and income-producing farms.
- ✓ **Map changes:** USDA updates boundaries over time — always verify the exact address before making an offer.

02 Credit & Qualifying Basics

- ✓ **Credit score:** USDA sets no official minimum, but most lenders look for 640+ for streamlined automated approval. Lower scores may still qualify with manual review.
- ✓ **Limited credit history:** alternative records such as rent, utility, and insurance payments may be used.
- ✓ **Past credit events:** generally 3 years after a Chapter 7 bankruptcy or foreclosure; 12 months of on-time payments in a Chapter 13 plan.
- ✓ **Job history:** stable, dependable employment, typically about 2 years.

03 Documents to Gather

☐ Photo ID

☐ Last 30 days of pay stubs

☐ Last 2 years of W-2s or tax returns

☐ Last 2 months of bank statements

☐ Gift letter, if family is helping

☐ Explanation letters for any credit issues

WHAT IT COSTS

A \$250,000 home, by the numbers

DOWN PAYMENT \$0 Nothing out of pocket	UPFRONT FEE \$2,500 1% — usually added to the loan	ANNUAL FEE ~\$73/mo 0.35% — in your monthly payment
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COST	AMOUNT	HOW IT'S PAID
Closing costs	Varies by lender and county	Seller contributions, gift funds, or financed if the home appraises above the price
Earnest money & inspections	Varies	Paid during the contract period; earnest money is credited at closing

Fee rates are set by USDA and are current for loans obligated since October 1, 2025. Confirm the current rates when you apply.

THE ROADMAP

Your 8-step buying process

01 Get pre-approved With a USDA-approved lender, so you know your price range.	02 Partner with a buyer's agent One who knows USDA-eligible neighborhoods.	03 Check eligibility Verify each address on the USDA map before you fall in love.	04 Make an offer Ask the seller to contribute toward closing costs where the market allows.
05 Home inspection Schedule it during the due diligence period.	06 Appraisal & underwriting The lender orders a USDA appraisal and reviews your file.	07 USDA final review USDA issues its loan guarantee commitment — this can add a few days.	08 Close & get your keys! Welcome home.

USDA-eligible areas *to explore*

The city cores of Raleigh, Durham, and Greenville aren't USDA-eligible — but many towns and unincorporated areas around them are. Eligibility can change street by street, so use these as starting points and verify every address on the USDA map.

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LET'S FIND YOUR HOME

Ready to *get started?*

Your next step is a quick conversation to check your eligibility and start your home search.



OUR SISTER COMPANY

Through our sister company, **Nobilis Realty**, I can assist you with finding a home that is both in a USDA-eligible area and meets your tastes and family requirements.

New listings come on the market daily, so a saved search alerts you the moment a matching home is listed.

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AND WE ARE FAST. IN MANY CASES, WE CAN CLOSE IN AS LITTLE AS 2 WEEKS. WE ARE ON YOUR SPEED.

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SCAN TO ORDER CREDIT
FOR PRE-APPROVAL



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SCAN TO START THE
APPLICATION PROCESS



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This guide is for general information only and is not a commitment to lend. USDA program rules, fees, and eligible areas are subject to change. Verify property eligibility by address and confirm current terms with your lender.

Sources: USDA Rural Development Eligibility Map (eligibility.sc.egov.usda.gov) · USDA fee announcement for loans on or after Oct. 1, 2025 (Pennymac) · "USDA home loans: What Triangle homebuyers need to know" (jimallen.com)