

Tracy Evje Creative Lending Inc

Tracy Evje Creative Lending Inc

PO Box 6239
PH (808) 939-7512

Ocean View, Hawaii 96737
FX (888) 841-1236

Rural Development Guaranteed Housing Program For Eligible Borrowers and Properties

PURCHASE of Primary Residence only – Borrower cannot currently own ***adequate housing.
Single Family Residence or RD qualified Condo

100% Financing based on appraised value! 30 Year Fixed Loan Term!

- No monthly mortgage insurance. One-time guaranteed fee of 3.5% financed in loan.
- No payment reserve requirements.
- No down payment. No minimum cash contribution from borrowers required.
- No First-time homebuyer requirement.
- No maximum on Seller concessions for pre-paid items and closing costs – if greater than 6%, comment from appraiser required.
- Majority of closing costs may be financed with equity in home.
- 100% gifting permitted.
- Verification of Rent **unnecessary with acceptable credit scores**
- *** **Inadequate housing includes current home that is out of the commutable area**

GUARANTEED HOUSING PROGRAM INCOME LIMITS (effective June 2010)

ADJUSTED MODERATE INCOME LIMITS-HAWAII						
Size of Family:	1	-	4	5	-	8
Adjusted Limits:	\$84,550			\$111,600		

APPLY NOW!

- **LAVA ZONE 2 OK!**
- **No loan limits – loan amount is income driven**
- **Income can be reduced (adjusted) by qualifying expenses (IE: child care with letter from Tutu or Auntie)**

Our staff is available Monday through Friday ~ call or email now to obtain your loan approval letter!

Tracy Evje ~ Creative Lending Inc

TracyEvje@gmail.com
www.bigislandfinance.com