



# Let's Talk REAL ESTATE

**Nancy "D." (Dollinger)  
Storino Real Estate**

Presented by

**Nancy D. (Storino) Farney**

Licensed Real Estate Broker-Owner

CBR, GRI, II, III

Recipient of Top Producers Award

2009, 2010, 2011, 2012, 2013, 2014,

2015, 2016, 2017, 2018 & 2020

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## USDA HOME LOANS

It is probably not known to most people that the USDA (U.S. Department of Agriculture) has a mortgage loan program, and it might be perfect for those for whom city living holds no appeal. A person need not be a farmer or work in agriculture to qualify. For eligible buyers in most cases a USDA home loan does not require a down payment, is guaranteed by the U.S. government, offers lower interest rates than most mortgage loans, and is less strict about credit scores. These loans are also available for upgrading homes in rural areas. USDA home loans are similar to affordable housing loans in that they first go to the buyer or homeowner with the most urgent need.

Wading through the many options available in loans and obtaining financing for a new home turns the dream phase "wouldn't it be great? if..." into the reality of "it's actually going to happen!" In addition to figuring out the mortgage, there's much to learn, many steps to take, and lots to do to accomplish a successful real estate transaction. If you'd like some help with the process, we welcome your call at **NANCY "D" STORINO 315-788-7171 FROM 9AM-8PM, 7 DAYS A WEEK**

Hint: While USDA home loans are designed for rural and some small areas, it is possible to find spaces in the suburbs that qualify.

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Boomer Baby

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