Moreira Team Mortgage's

SIMPLE STEPS TO A

USDA HOME LOAN

UPDATED 2015 INFORMATION

Moreira Team
TJC Mortgage

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The **U**nited **S**tates **D**epartment of **A**griculture (**USDA**) has developed several loans to help low- to moderate-income borrowers to purchase or refinance a home in a designated rural area. The mission of USDA Rural Development's Single Family Housing Guaranteed Loan Program is to assist rural homebuyers achieve their dream of homeownership. For those who qualify, 100% financing is available, bringing the dream of home ownership within reach. With low interest rates and flexible guidelines a USDA home loan could help you achieve your financial goals.

Many homeowners are surprised to find out how many properties just outside major cities qualify for a USDA loan even though they are anything but "rural".

This step by step guide is intended to give you all the quick answers you need to get started with the USDA program, explain all the benefits of a USDA Loans, and help you navigate the loan process.

Some of the items we will be discussing are:

- Defining USDA Mortgage Loans
- USDA Mortgage Guidelines
- How you can apply for a USDA Loan
- What properties are eligible for a USDA Loan?
- Can anyone apply for a USDA loan?

We will also answer some common questions?

- What's the difference between a USDA Loan and a regular loan?
- Why are there different interest rates?
- Where can I get a USDA loan?
- Why should I use a local lender?

After reading this guide, you will have the exact step-by-step process for understanding and obtaining a USDA Home Loan.

Smart Ways To Find A USDA Mortgage Professional

After many years of counseling USDA homebuyers through some very rough waters with other mortgage professionals, I'm convinced there is only one smart way to find a mortgage professional:

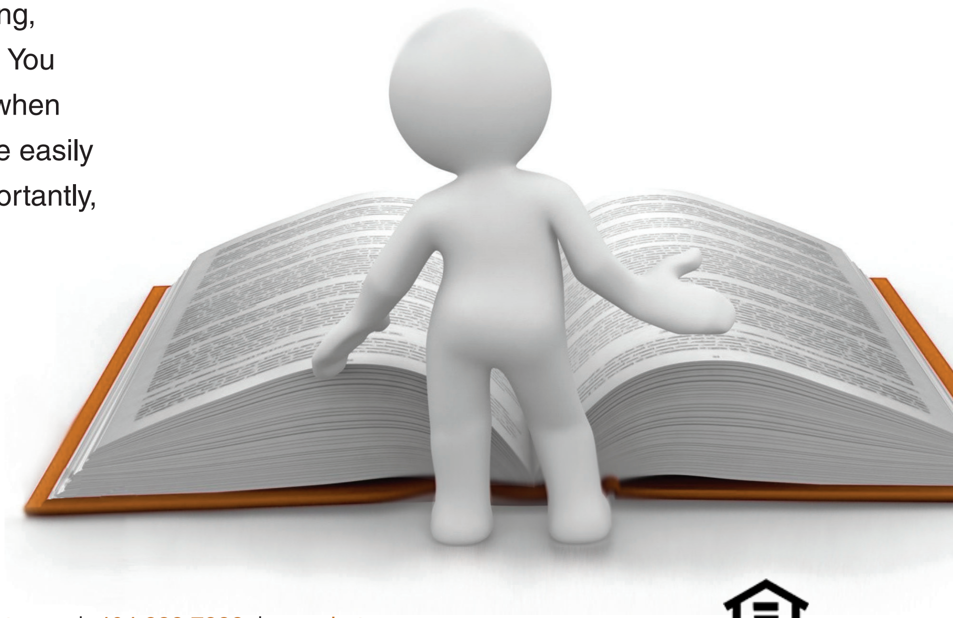
1. **Select an experienced lender.**
2. No big box banks, dot com's or giant internet call centers from California, Michigan or Timbuktu. You know who they are.
3. A referral from a friend, family member or co-worker that has worked with the mortgage professional is a plus.
4. Ask for a specific person with USDA mortgage experience to work with.
5. A lender with positive online customer reviews and an A+ rating from the Better Business Bureau.
6. Lastly, an authorized direct USDA lender who also has the ability to offer brokered loans.

Why? You should not be talking to a mystery voice on the phone during the most exciting, yet stressful financial decision of your life! You need someone you can see face to face when things get rough. Someone you can locate easily whenever you have a question. More importantly, you need someone you can trust.

Once you find your USDA mortgage professional, give them the basic information that is needed to run an accurate mortgage pre-approval. They will then give you a good faith estimate for you to review.

What you should **NOT** do is:

- **Call around for rate quotes** - There are some loan officers who will give you a low-ball rate that they cannot possibly follow through on. This is just a deceptive ploy to get your business.
- **Compare annual percentage rates** - Many lenders use several different factors to come up with APR. Very rarely do two banks use the same formula.
- **Compare ads** - The ads are to get you into the office to sign up. Mortgage companies put the most attractive information that applies for less than 1% of the population to bait and switch you.



Once you find a good mortgage professional the next step is to interview him or her using questions like:

- Do you specialize in USDA Home Loans?
- Are you a mortgage broker, banker or direct lender?
- Are you salaried or commission based?
- How many USDA loans have you personally closed?
- Are you licensed by the state and have any complaints ever been filed against you?
- Is the interest rate you quoted me fixed or adjustable?
- Are you locking in the interest rate and if so then for how long?
- What is the fee for doing the mortgage?
- What additional fees will be added to the mortgage?
- What will be the total principal amount of the loan?
- How much will my monthly payments be?
- What is the length of the loan?
- Will my loan be sold?
- Will I have a prepayment penalty?
- If I pay for the appraisal will you immediately give me a copy of it when you receive it?
- If I pay for the credit report will you immediately tell me my score?
- Who do I contact to get a copy of the closing documents 24 hours before closing?
- How long will it take to get me an approval?

The reason why you should not use those three methods is because they leave too much wiggle room for unscrupulous loan officers to trick you into giving your information which leads us right into…

7 Reasons Why You Should Work With An Experienced USDA Mortgage Professional or Risk Disaster

1. You can meet face to face to interview your experienced USDA mortgage professional.
2. You can talk to the experienced USDA mortgage professional face to face if there is a problem.
3. Your experienced USDA mortgage professional can attend the closing and help with any errors that show up last minute.
4. Your experienced USDA mortgage professional will be familiar with local real estate market trends.
5. Your experienced USDA mortgage professional will have relationships with the attorney and title company actually performing your closing.
6. Your experienced USDA mortgage professional will know the standard local fees that are charged.
7. Your experienced USDA mortgage professional is more likely to have a visible and easily reachable team to help out during the process.

Knowing USDA Home Loans

In this next section I will cover the questions that first-time homebuyers should ask their mortgage professional about their USDA mortgage loan. I will also review the major mistakes many new homebuyers make during the purchasing process and help dispel some of the myths that surround USDA loans.

Q & A: USDA Mortgages

As soon as you get pre-approved by your mortgage professional it's time to find your dream home. Once you have placed the offer and provided the earnest money deposit, if required, the next step is to complete the financing for your home. As a new homebuyer, you should be aware of how this process works. These questions and answers will help educate you on the process, and how this applies to a USDA loan:

What type of guidelines do I have to meet for a USDA loan?

1. **Geographic Area.** The home you are buying must be in one of the geographically qualifying areas which are designated as Rural for USDA Loans.
2. **Property Type.** The home you are buying must be a single family residence. It must also be your primary residence
3. **Credit.** All USDA Loans require a credit score of a least 620 or higher to qualify.
4. **Debt Ratio.** You will need a debt to income ration in order to qualify.
5. **Income Limit.** USDA Loans have a maximum income limits for the median income in your area. If you make more money than the limit, you will not qualify. There are different brackets for determining the maximum income allowed. Those are determined by your geographic area and the number of people living in the household.

After I fill out the mortgage application, how long do I have wait for an answer?

Getting an answer on whether or not you are accepted for the loan you applied for can take anywhere from 7 to 21 days. If you are required to provide the loan officer additional documentation – such as an explanation of items on your credit report – this could affect the time it takes to get an answer. The faster you provide the information, the faster you will get an answer. The lender reviewing your application will also be requesting an appraisal of the property, a copy of your credit report, verification of your employment information and banking records.

How much do I need for a down payment if I qualify for a USDA loan?

USDA loans offer 100% financing, so no down payment is required. But keep in mind there are still costs associated with purchasing a new home so be sure to include this into your budget or plan on negotiating the seller to pay your closing costs for you. The seller can pay up to 6% of your total closing costs.

What will the annual percentage rate on my loan be? Is it the same as the interest rate on my loan?

The annual percentage rate (APR) is not the same as the interest rate on your loan. The interest rate on your loan is the percentage you pay per so many dollars you borrow. This is the fee the lender charges you to borrow the money.

The APR is a value that reflects the actual cost of borrowing the money and it includes all of the fees that go with purchasing your home. Because each loan is different, your APR will be different than someone else's. There is no set number because the government uses a special formula to calculate this number. This number is determined by taking the amount of money you are borrowing and adding the closing costs on the loan and any other fees accumulated to the borrowing amount. All of the interest that you will be paying over the length of the loan – usually 30 years for an FHA loan – is added into the figure and it is then broken down into the rate, reflected as percentage.

Say you borrow $250,000 to pay for the home. Your closing costs are $2000, and additional fees equal $3,700. Your APR will be determined by how much interest is paid on $255,700 over 30 years and then broken down into a percentage.

What about the interest rate on my loan? Is it locked in place until I close or will it change?

The interest rate on your loan you received as your initial quote may be different from your final closing, unless you submit a complete mortgage application, a purchase and sales contract, and all your financial documents upfront. The interest rate can fluctuate with the market and most companies will no longer lock a rate into place until they have all three of these documents on file. If you want to get the best rate, then you should submit the necessary items as soon as possible.

Will I get penalized if I pay off my mortgage loan before the end of the term?

There is no prepayment penalty, but you should verify this information with your mortgage company after you have secured your loan to be sure. Each lender is a little different, so it is better to err on the side of caution and assume nothing. It would be horrible to pay off your home to find out that you still owe the lender because of a prepayment penalty amount.

What could delay the approval of my mortgage loan?

There are many things that could delay your approval and most of them are usually in your control. Make sure you provide your mortgage lender with any documentation requested quickly in order to meet your timelines. Not having your tax filings up to date is a common issue that can delay mortgage approvals.

USDA Mortgages: Fact or Fiction

Anyone who is interested in securing a USDA mortgage for their home may hear a bunch of things about USDA loans that are not necessarily true. There are a ton of untrue rumors, such as: USDA mortgages have difficult requirements to meet, needing perfect credit, or only properties in the middle of nowhere are eligible. Hearing these types of things could make a potential new homebuyer nervous about buying a home. In this section I'm going to discredit these myths so that you truly understand how easy it really is to secure one of these versatile loans and get the home of your dreams:.

Myth #1 – Lenders only look at your credit score.

USDA lenders base their decision not only on your FICO or credit score, but on your actual credit history over the last two or more years. The state of your credit history is more important because they look to see if your payments are late or on time, as well as patterns of your payments. The USDA will also take into consideration utility bill payments, rental history, phone bills, and other monthly bills that can help determine your credit worthiness.

Myth #2 – I'm going to pay more for a USDA loan than a conventional one.

I'm not sure how this particular myth got started, but the interest rate that is used on a conventional loan is typically higher than used on a USDA loan. Both are based on the current market factors and interest rates that are in force at the time of price locking. As a matter of fact, most of the time the USDA mortgage payment is less expensive than a conventional loan. First time buyers with a USDA loan actually make out better because their FICO score is not used to base interest rates on. Even with the USDA mortgage insurance premium rolled into the loan, the monthly amount could be less.

Myth #3 – The guidelines for a USDA loan is very restrictive.

Once again, the answer here is no. USDA loans are actually very easy on borrowers. Buyers with credit history issues will find a USDA loan easier to obtain. Plus, USDA loans allow underwriters to actually look at the loan application and use common sense techniques to help decide whether or not you can actually afford to pay your mortgage. USDA loans also allow for a no re-qualifying refinance process if the interest rates should drop drastically, allowing borrowers to refinance for a lower monthly payment.

Myth #4 – You will have to wait longer for a USDA loan approval.

This is a big, resounding NO. Thanks to the Internet, computers allow for automated underwriting and paperless processing, so it does not take the USDA any longer to approve a loan than it does a conventional loan. If you are under the care of a USDA educated loan officer, the process could even go faster as the paperwork and any documentation needed is submitted all at once, instead of piecemeal.

Myth #5 – You get a better deal with an USDA loan.

Well, like most things, it depends. Yes, this type of loan carries fewer risks for your lender and you get charged less by them. USDA loans are the better deal if you have low to moderate income, looking to purchase in a rural area or don't have money for a down payment.

Myth #6 – There is a ton of extra paperwork associated with a USDA loan.

This is another big resounding no. Conventional loans and USDA loans have pretty much the same amount of paperwork that need to be filled out and submitted. The USDA loans do require a few different, extra documents that need to be filled out, but they are designed to protect you while you are going through the process of securing the loan. Plus, with the ability to print off most of the documents with your demographic information – address, phone number, income, etc. – already filled in, the most you will need to do is initial a few more pages.

What Properties Are Eligible For USDA?

USDA loans are a very attractive option for borrowers who want to purchase a home or refinance their current USDA mortgage. USDA loans are for rural areas but rural does not necessarily mean remote. Do not assume that the eligible properties are all located miles and miles from civilization. A quick eligibility check will allow you to track down homes that meet the USDA guidelines. Guess what? Many of them are in close proximity to some of the nation's fastest growing metro areas.

You can check if your property is eligible by clicking on the image below.

USDA Rural Development

Committed to the future of rural communities.

USDA Mortgage Basics Exposed

Let's start with the basics: A mortgage is when a bank loans you money to buy a house. The word mortgage is also interchangeable with the phrase home loan. Now as you can imagine, no one except maybe your immediate family is in the business of loaning (or sometimes giving) money away without expecting a return on their investment. Therefore banks charge interest on their loans as wells as numerous fees and points. A point is one percentage point of the total loan amount. ($200,000 x .01 = $2,000)

What Does That Word Mean?
Understanding mortgage terms can sometimes challenge even the brightest of minds. When you find yourself needing to understand key mortgage terms, visit: www.moreirateam.com

Understanding Rates, Points & Fees

This chapter is designed to be a detailed look at the entire mortgage process and serve as a step-by-step plan to help you get the best and lowest interest rate possible. There is immense value within the next several pages. Just by reading these pages you will be more than prepared to attend your meeting with your USDA mortgage professional with confidence. It is also the time when you reap the rewards from all the hours of reading books, saving money and hours of hard work.

Now, if you are like me, then you probably don't want to worry about the dozens of variations of these two types of mortgages, so here is a simple guide to help you:

1. **Fixed Mortgages** – Includes 30, 25, 20, 15 or 10 year term periods. With fixed mortgages, you always make the same payment each month. You just choose how long you want to be paying the same payment. There are also fixed balloon mortgages which are fixed for a period of time but then require you to make a lump sum payment all at one time at the end of the loan term. Balloon mortgages are pretty scary…even from a mortgage professional's point of view.

2. **Adjustable Rate Mortgages (ARM)** – these mortgages do just what their name implies – adjust. You may have one month, one year or ten years, but at some point they will adjust. What the mortgage lenders do to come up with an adjustable mortgage rate is borrow money from huge global banks such as the London Interbank Offer Rate (LIBOR), the

11th Federal Home Loan Bank District Costs of Funds (COFI), U.S. Treasury Bills, or Certificates of Deposit (CDs). Whatever the interest rate those global banks charge the mortgage lenders is referred to as the index. The mortgage lenders then add on their profit markup to the index and the profit markup percentage that is called the margin.

Here are some of the more popular ARM programs:

- **Traditional ARMs** – The interest rate starts out with a low rate to entice you to sign-up (called a teaser rate), then begins its slow or not-so-slow climb upward each month or whatever agreed upon time frame you selected.
- **Hybrid ARMs** – these are usually shown as 3/1, 5/1. 7/1 or 10/1. This means they are fixed for 3, 5, 7 or 10 years and then adjust every year after the specified period of time.

If you are thinking of choosing an adjustable rate mortgage, then you need to know the following before you sign:

- ***Starting interest rate:*** This is your initial interest rate.

- ***Adjustment period:*** Your option of having your rate change monthly, biannually or annually, and if you choose this mortgage you should always choose annual.

- ***Index:*** The cost for your mortgage lender to borrow the money. You should choose a slow changing index life (COFI) because as your lenders index rate goes up, so does yours.

- ***Life-of-the-loan cap:*** This is the highest interest rate your mortgage will go up to.

- ***Periodic cap:*** This limits how much the interest can adjust in a one-year period.

- ***Low margin:*** This is the mortgage lenders profit margin which should be around 2.75 percentage points.

- ***Assumability:*** You may be able to sign over your mortgage to your homebuyer when you sell – it is called an assumable mortgage when this happens.

Interest Rates

When buying a home, the interest rate is one of the most important factors, so I will give you some insider tips and suggestions. So, here are three pieces of information you should know about the interest rate when borrowing money.

- **The base interest rate.** The interest rate the mortgage professional secured from the lender for your mortgage.
- **The Annual Percentage Rate (APR).** The total cost of your loan, including the closing costs that are divided over the number of

years of your loan. (This number will be different than the base interest rate which does not have any fees or closing costs factored in)

- **The lifetime cost of the loan.** The big scary number that shows you how much you are paying back over the next thirty years.

Check out the chart to further illustrate the point of the impact of interest rates on your mortgage.

Monthly Payments for $250,000 (30 Year Fixed Rate Mortgage)	
This chart shows you how your monthly payment can change based on the interest rate. (Taxes, insurance and other payments not included)	
5.0%	$1,342
5.5%	$1,419
6.0%	$1,498
6.5%	$1,580
7.0%	$1,663
7.5%	$1,748
8.0%	$1,834
8.5%	$1,922
9.0%	$2,011
9.5%	$2,102
10.0%	$2,193

So What is Better, Fixed or Adjustable?

The best mortgage for you depends on your goals and needs. Only you and your family can make the ultimate decision, but here is a chart to guide you in making your decision.

Mortgage Program Selection Guide	
You should get a fixed interest rate mortgage… (Includes 30, 25, 20, 15 or 10 year term periods.)	**If you:** • Want stability • Want peace of mind • Are risk-adverse • Do not know if you will ever get a raise that is more than the rate of inflation • Do not ever want to move again • Have your ultimate dream home • Have a long term plan for the house
You should get an adjustable rate mortgage… (Includes, 3/1, 5/1, 7/1, 10/1, Hybrid ARMs)	**If you:** • Plan on moving in the next three to five years • Make seasonal income that varies dramatically • Do not mind a little risk • Have significant savings • Bought a starter home knowing you will outgrow it quickly • Do not really like the house, but it works for now • Manage your finances well • Have a strong financial markets background and understand how financial markets operate.

The Truth About Points, Fees And Closing Costs

When obtaining a mortgage, **points** and **fees** are terms you should know and understand. They are lumped into two major categories:

- **Mortgage Points** – You may be offered to pay points to get a lower interest rate, or you may be charged a point by the mortgage lender for originating your mortgage. If you are paying points to get a lower interest rate, it is called discount points. Points are equal to 1% of your loan amount. So if your mortgage is $250,000, then one point is $2,500.

- **Mortgage Fees** – Fees are the costs that you pay because you are getting a mortgage. You must be careful in this area because some mortgage lenders will really pile them on, but generally speaking here are the major ones you should expect to pay:

  -Appraisal: Lenders require appraisals to determine the home value before they make a lending decision.

  -Attorney Fee/Escrow Fee/Settlement Fee: Every mortgage closing needs a third party to handle the closing and disperse funds.

  -Credit Report: Your lender will not make a lending decision without reviewing your credit reports. Make sure you receive a copy.

  -Courier Fee: In some cases there are several documents that are required to be shipped overnight.

  -Flood Certification: Your house must not be in a flood plain and to determine this you must pay a fee.

  -Processing Fee: Every mortgage has a fair amount of paper work that requires a gatekeeper for completing and submitting paperwork to lenders.

  -Recording Fee: In order to make your sale final and legally binding, your mortgage paperwork has to be documented at the courthouse.

  -Tax Service Fee: Lenders always make sure that your taxes on the house are paid current before you close.

  -Title Insurance: This one-time fee protects you against other people making a claim that they are the rightful owners of your home. This is required by law.

  -Title Review: In some cases your attorney will charge a separate fee for reviewing all of the past records for your title.

  -Underwriting Fee: Every lender charges an underwriting fee to perform all of the necessary evaluations before lending you money.

Your Mortgage Motto: Be Prepared!

When you are meeting with your USDA mortgage professional, you should come prepared. I have seen it take weeks for some buyers to get their paperwork together for an appointment and I have seen other people do it in minutes. Generally speaking here is the information you want to bring to your appointment:

1. W2's from the last two tax years
2. Last two years of complete tax returns
3. Two most recent paystubs
4. Sales contract (fully executed)
5. Previous two months of bank statements
6. Rent payment receipts for the last 12 months
7. Basic forms that verify your identity, mortgage loan application and employment history
8. Be sure to ask your USDA mortgage professional of the specific documents needed for your unique mortgage request.

Once your USDA mortgage professional has this information in hand and you complete the mortgage application, you will receive your pre-approval letter and a Good Faith Estimate. The Good Faith Estimate is a form that gives you all of the fees and important information about your USDA mortgage. The pre-approval letter is recommended before starting your home search and in many cases required before putting a contract in to purchase a home.

To learn more about USDA Home Loans or to apply, visit us today at *www.moreirateam.com*

The Five Factors For Getting Your USDA Approvals Fast And Easy

There are five major factors that will determine your USDA approval and the interest rate you will be paying.

Income Limit – USDA Loans have a maximum income limits for the median income in your area. If you make more money than the limit, you will not qualify. There are different brackets for determining the maximum income allowed. Those are determined by your geographic area and the number of people living in the household.

Geographic Area – The home you are buying must be in one of the geographically qualifying areas which are designated as Rural for USDA Loans.

Credit – Do your credit reports reflect steady payment history and the ability to manage your finances, or does it show a person who rarely pays bills on time? USDA lenders want to see at least a 620 middle credit score.

Property Type – The home you are buying must be a single family residence. It must also be your primary residence.

Debt To Income Ratio - Typically your total debt to income ratio needs to be below 45% in order to qualify for a USDA home loan.

Don't Believe Everything You Hear

Over the years, there have been many times when USDA homebuyers have become upset because they were promised an interest rate from another mortgage professional who couldn't deliver on his promise. When I dug a little deeper, I discovered that the interest rate they "thought" they were getting was actually quoted over the phone or seen in an online advertisement and did not accurately reflect their true income, credit and overall risk level from a lender's perspective.

So here are some of the occasions in which you might find yourself getting a dramatically different interest rate than what you heard on the radio, saw online or read in the newspaper.

- **You chose a different mortgage type.** Many times lenders will put the most attractive rates in their ads. However, they neglect to mention less than one percent of the population qualifies for these programs.

- **On paper you look risky.** There is no substitute for having good credit and consistent income. If you do not have either then you may have a good story to tell, but on paper you look risky.

- **Your loan cannot be resold on the secondary market.** Banks view mortgages as investments so they will package ten or twenty mortgages together and sell them as an investment package to other banks. So, if they have a group of ten thirty-year fixed mortgages with six percent interest rates they will expect a six percent return each year for thirty years. However, if you are viewed as risky then they might not be able to sell your mortgage to other investors, so you represent more risk to them.

- **Your loan has points.** The mortgage rate you saw online or were told likely included paying points in order to advertise a lower rate. However, if you stated you did not want to pay points to your mortgage professional then you may get a higher interest rate. The points are used to buy down and lower the interest rate, which increases your cost.

USDA Funding Fee Explained

The USDA funding fee is collected by lenders at closing and can be financed into the loan or paid upfront which helps offset the cost to fund the USDA program. There is also monthly mortgage insurance on all USDA home purchases.

Your monthly mortgage insurance will be .40% and 2.0% for the funding fee

A borrower who is eligible for USDA with a zero down payment loan will pay a 2.0% funding fee. For example on a $150,000 loan amount that would come out to be $3,000. This amount can be paid upfront or can be financed into the new loan bringing the total loan amount to $153,000.

Streamline Refinance Funding Fee Requirements

A funding fee is required for refinances when a borrower is streamlining an existing USDA loan in which case the funding fee would be 2.0%

USDA Refinancing Option

The USDA Program has a great option to help borrowers lower their monthly mortgage payment. The USDA Streamline also known as ***"The Streamline Pilot Program"*** is designed to lower your interest rate by refinancing your existing USDA loan. If you are currently in a USDA loan and would like to lower interest rate by refinancing, the USDA has made it easy for you. Since you were already qualified for a USDA loan initially it's a very simple and quick process to lower your monthly mortgage payments by taking advantage of this popular streamline refinance program.

Benefits of a USDA Streamline Refinance

- No appraisal required.
- No out-of-pocket costs
- Must lower rate by 1%
- No income check to qualify
- Reduced paperwork

Recap

USDA mortgages offer a wide range of benefits and options that other types of loans may lack. Some of the most attractive things about an USDA mortgage is the no down payment requirement and more lenient credit requirements.

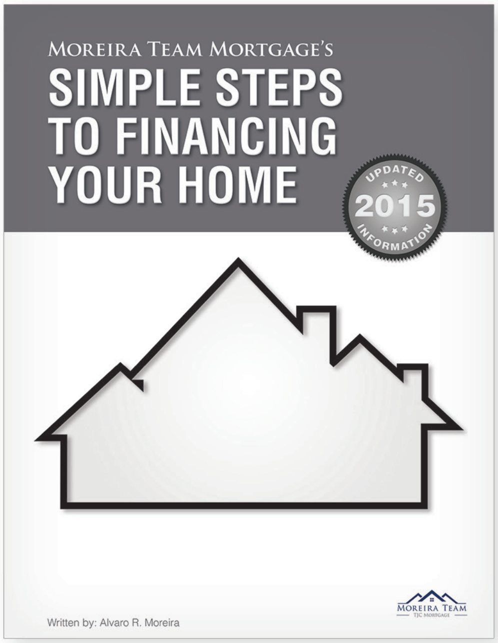
When you apply for an USDA loan to purchase a new home, you're required to submit detailed information on your existing credit, employment history, and current income.

USDA does not lend money or issue credit, so the first requirement of the USDA loan program is to apply for the USDA mortgage through a participating local USDA lender.

USDA loans are generally easier to qualify for than conventional mortgages.

Last but not least, there are certain income limitations to qualify and property eligibility requirements. USDA loans are available to most, but are used most often by first-time home buyers and low- to moderate-income buyers purchasing in areas considered rural by USDA.

For more information on USDA mortgages, please visit us on the web at *www.moreirateam.com*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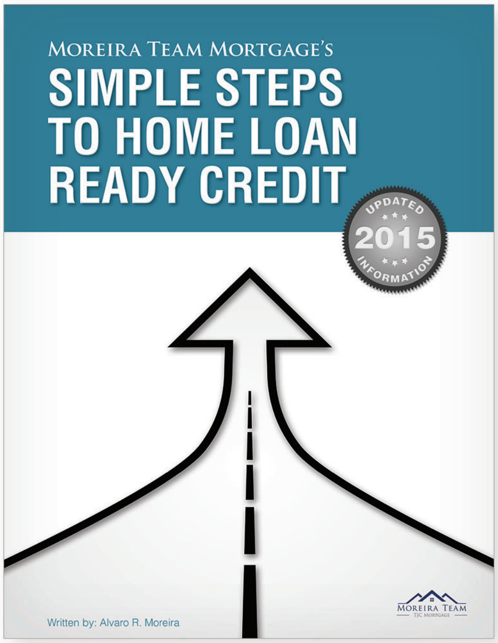
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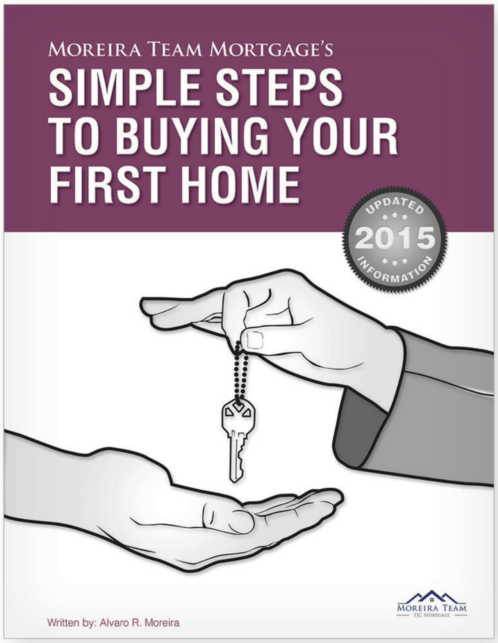
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Who We Are

The Moreira Team is one of the fastest growing USDA mortgage lenders. We make the mortgage loan process easy by offering you three ways to apply for your loan: online, over the phone, or at one of our convenient locations.

We employ mortgage professionals operating in a team environment to make sure you get the right loan at the right price…and our Mortgage Pro's are compensated based on their ability to get you to an error-free closing faster than anyone else!

Our fully-integrated, streamlined process lets you start and finish the application process in any way that you choose, while giving you the comfort and convenience of knowing that an experienced loan consultant is right there with you throughout the entire process.

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