



## USDA LOANS

### HELP PUT THE AMERICAN DREAM WITHIN REACH

Purchase a rural home with no money down:

- 100% financing – no down payment
- Seller credits may help pay for closing fees
- Potentially roll closing fees into your monthly payment

**FIND OUT IF YOU QUALIFY FOR THIS CASH-SAVING OPPORTUNITY. CALL TODAY.**



**Lamont Cooke**

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**COOKIEHOMELOANS**



COOKIE HOME LOANS LLC, 70144, 1946104, 565 CLIFTWOOD CT., ATLANTA, GA, 30328. THE PRINCIPAL, INTEREST AND MI PAYMENT ON A \$151,515 30-YEAR USDA FIXED-RATE LOAN AT 4.75% AND 100% LOAN-TO-VALUE (LTV) IS \$842.66. THE ANNUAL PERCENTAGE RATE (APR) IS 5.439% WITH ESTIMATED FINANCE CHARGES OF \$5,600. PAYMENT INCLUDES A ONE-TIME GUARANTEE FEE AT 1.00% OF THE BASE LOAN AMOUNT AND A MONTHLY MORTGAGE INSURANCE PAYMENT CALCULATED AT 0.35% OF THE BASE LOAN AMOUNT. THE 0.35% MONTHLY MORTGAGE INSURANCE IS REQUIRED FOR THE LIFE OF THE LOAN REGARDLESS OF YOUR DOWN PAYMENT OR EQUITY IN YOUR HOME. THE PRINCIPAL, MORTGAGE INSURANCE AND INTEREST PAYMENT DOES NOT INCLUDE PROPERTY TAXES AND HOME INSURANCE PREMIUMS, WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. RATES CURRENT AS OF 8/30/2022. SUBJECT TO BORROWER APPROVAL.