

Branch Locations

Fort Wayne, Indiana

North

1110 E. Dupont Rd.
Fort Wayne, IN 46825
260.497.0800

Southwest

6920 Pointe Inverness Way, Suite 110
Fort Wayne, IN 46804
260.489.5595

Warsaw, Indiana

310 Enterprise Dr.
Warsaw, IN 46850
574.268.9033

South Bend, Indiana

1710 E. Edison Rd.
South Bend, IN 46617
574.234.5201

Elkhart, Indiana

57340 Alpha Dr.
Goshen, IN 46528
574.830.5567



www.ruoff.com



USDA
RURAL GUARANTEE
100% FINANCING



*MAKING HOMEOWNERSHIP
DREAMS A REALITY!*



Committed to the future of rural communities

Why Choose a USDA Rural Development Guarantee Loan through Ruoff Home Mortgage?

- 100% financing; No Down Payment
- 30 year fixed interest rate
- Flexible credit guidelines
- Flexible qualifying guidelines
- No maximum purchase price
- Closing costs, legal fees, and all other eligible costs may be rolled into the loan



Applying for 100 % Guaranteed financing is easy!



Will I qualify for 100% guaranteed financing?

To be eligible applicants must:

- Have a steady and dependable income
- Demonstrate a reliable credit history
- Demonstrate the ability and willingness to repay debts when they are due
- Be a U.S. citizen, or be legally admitted to the United States for permanent residence
- Meet Rural Development's "Adjusted" income limits for the county in which they are purchasing
- Qualify within the flexible guidelines offered by Rural Development for housing and debt loads
- Purchase a new construction or existing dwelling located in an eligible rural community



What are Rural Development's income limits?

Rural Development income limits are based on the number of members residing within the household. Rural Development allows deductions for children, childcare, and other eligible expenses. By allowing lenders to "adjust" the annual income, more individuals and families can qualify for 100% guaranteed financing.

County	Household Size	
	1 - 4	5 - 8
Adams	\$ 74,750	\$ 98,650
Allen	\$ 74,750	\$ 98,650
DeKalb	\$ 74,750	\$ 98,650
Elkhart	\$ 74,750	\$ 98,650
Grant	\$ 74,750	\$ 98,650
Huntington	\$ 74,750	\$ 98,650
Kosciusko	\$ 74,750	\$ 98,650
LaGrange	\$ 74,750	\$ 98,650
Marshall	\$ 74,750	\$ 98,650
Noble	\$ 74,750	\$ 98,650
St. Joseph	\$ 74,750	\$ 98,650
Steuben	\$ 74,750	\$ 98,650
Wabash	\$ 74,750	\$ 98,650
Wells	\$ 74,750	\$ 98,650
Whitley	\$ 74,750	\$ 98,650

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