



AMERIS BANK
MORTGAGE SERVICES



Need help buying a home in a rural area?

A U.S. Department of Agriculture (USDA) Loan could be your answer.

At Ameris Bank, we believe that everyone deserves to be a homeowner. If you are looking to buy a home but need assistance with a down payment or closing costs, a USDA loan may be your answer. USDA loans are a popular option for many first-time homebuyers who may not meet the traditional 5-20% down payment requirement.

Program Highlights:

- Up to 100% financing of the appraised home value available
- No down payment required
- One-time guarantee fee may be rolled into the loan amount
- Restrictions based on income and location may apply
- Eligibility requirements apply
- Mortgage insurance required

Reach out today to get started.



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All loans subject to credit approval. This document is not a complete description of all eligibility requirements. Additional program restrictions may apply. For a full list of USDA-eligible areas, visit <https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>. Rev. 1.21.20.

