GUARANTEED RURAL HOUSING PROGRAM

ADVANTAGES: No down payment
NO LOAN LIMITS. Loan limit will be based on
29% PITI and 41% TD
Loans up to 100% of appraised value
48 hour RD turnaround

ELIGIBILITY: Steady and dependable income
Must show repayment ability
Acceptable Credit History
Adjusted family income must fall below the moderate
income limit *
Must not own a dwelling

TERMS: 30 year fixed interest rate determined by lender
Annual Fee of 0.3% of average unpaid balance
2% Guaranteed loan fee (may be financed)
1.5% refinance Guaranteed loan fee (may be financed)

PURPOSE: Purchase new or existing homes in Rural Area
Purchase and set up new manufactured home
from approved dealer
Home must be in good repair
Land value cannot exceed 30% of appraised value
Loan cannot be for non-housing related buildings

INCOME LIMITS: * Adjusted moderate income limits based on family size

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<thead>
<tr>
<th></th>
<th>1-4 Person</th>
<th>5-8 Person</th>
<th>1-4 Person</th>
<th>5-8 Person</th>
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</thead>
<tbody>
<tr>
<td>Larimer</td>
<td>$89,350</td>
<td>$117,942</td>
<td>Other Counties:</td>
<td>$77,650</td>
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<tr>
<td>Weld</td>
<td>$78,650</td>
<td>$103,818</td>
<td>Cheyenne, Kit Carson, Lincoln, Logan, Morgan, Phillips, Sedgwick, Washington, Yuma</td>
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<td>Boulder/Elbert</td>
<td>$93,450</td>
<td>$123,354</td>
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<td>Adams/Arapahoe</td>
<td>$91,200</td>
<td>$120,384</td>
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<td>Douglas/Jefferson</td>
<td>$91,200</td>
<td>$120,384</td>
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ELIGIBLE DEDUCTIONS TO THE GROSS ANNUAL HOUSEHOLD INCOME
- Gross annual household income minus $480 per dependent child under 18 years old living in the home, or a full time college student.
- Childcare expenses for children under 12, if both parents are working.
- $400 one time deduction if applicant/co-applicant is 62 years old or older.
- $400 one time deduction if applicant/co-applicant is disabled.