

F I N A N C I A L A P P R O V A L

USDA Approved Loans. Call for loan approvals!
Call Willie Smith, Jr., owner, for additional information at
804-761-1950 or 804-4372-2430 (home office)

Visit our website at: www.hscchomes.com

Home Service Contracting Consultant, LLC

Mr. Willie Smith, Jr.

Builder/Owner/Founder

Home Service Contracting Consultant, LLC

Approved USDA Rural Development Builder

Real Estate Agent/Professional

President: Faith National Family Ministry Affordable Housing Program

Email: assist@hscchomes.com

P.O. Box 1088 Montross, Virginia 22520

Home Office: (804) 472-2430

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USDA Home Loan Program: *102% financing and \$0 cash?

The USDA Home Loan Program allows eligible buyers to purchase a home with no money down! That means that, for the same loan size and a similar rate, the USDA Rural Development Home Loan will always have a lower payment than FHA. Sometimes the payment will be substantially lower. The USDA Home Loan Program offers true zero down financing so buyers can keep their cash in the bank.

- 1. No down payment*
- 2. No expensive mortgage insurance (i.e., lower monthly payments)*
- 3. No cash reserve requirement*
- 4. No minimum credit history requirement*
- 5. 3.5% USDA required funding fee can be financed*
- 6. 30-Year fixed interest rates*
- 7. Flexible credit guidelines*
- 8. Brand new homes.*

On April 23, 2011 we will be visiting the doublewide center located in Rustburg Virginia. This will be an estimated 3 ½ hour drive. Children will not be allowed on the trip. If you are looking for a modular home, we are planning a trip for that also at a latter date. You are required to be financially pre-approved, limited space available. When you purchase your home through Home Service Contracting Consultant, LLC (HSCC, LLC) you will be saving thousands of dollars with our discounted rates. HSCC, LLC also help those in our community who are less fortunate. We believe that everything that's giving to you is not always meant for you but we should be a distribution center by giving a hand up and not a hand out to the less fortunate. If for some reason you don't think you may qualify, we urge you to try anyway. The mortgage company will let you know what need to be done to get your credit straighten out. Don't give up!!! Sometimes there has to be a starting point in order to raise your scores but if you never try, it will never get done. We are here to help you not take advantage of you.

"I can do all things through Christ which strengtheneth me" Philippians 4:13 KJV