

JustChoice Lending

JustChoice Lending is an Equal Housing Opportunity Provider and does not discriminate on the basis of handicap, race, color, national origin, religion, sex, familial status, or age.



What Can
502
Do For You?

For more information, or to find out if you are eligible for a 502 Direct Loan, contact your local JustChoice Lending affiliate:

Russell Catron, Homeownership Coordinator
Helping Overcome Poverty's Existence, Inc.
680 W. Main Street, Wytheville, Virginia 24382
276-228-6280 / toll free 877-818-8680 Ext. 213
rcatron@wythehope.org / www.wythehope.org

Brought to you by:

JustChoice Lending

Do Good for Yourself
Do Better for Your Community

502 Home Ownership Loans Through JustChoice Lending



Through a new partnership with USDA Rural Development, JustChoice Lending is now offering this special mortgage product exclusively for homebuyers in Central Appalachia.

Rural Housing 502 Direct Loans are loans that are directly funded by the federal government. Mortgage payments are based on the household's adjusted income.



Getting a 502 loan provides an opportunity to own your home and build equity for the future. We offer financing options for customers with fixed incomes, those who are self-employed, and the working class.



JustChoice Lending is backed by the Federation of Appalachian Housing Enterprises (FAHE), a regional network of nonprofit housing providers. We are a Certified Fair and Safe mortgage lender with more than 25 years of lending experience.

So, what can
502
do for you?

- **No down payment required**
- **Alternative credit analysis**
- **Interest rates as low as 1%**
- **Payment assistance available**
- **Affordable monthly payments**

Find a list of eligible communities and local contacts by visiting www.justchoicelending.com/502.

