

Monday, January 1, 2024

# Desert Empire Mortgage Residential Home Loans 760-327-2254

To verify if a property is USDA eligible  
<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfp>

30 Year Fixed Rate  
No prepayment penalty  
\$0 downpayment 100% financing

## Cities Eligible \*\* for 100% USDA financing

in Riverside and  
San Bernardino Counties

### USDA 100% financing Basic *guidelines*:

- Primary residences only.
- Owner Occupant Co-Signors only
- sfr's, pud's or FHA, FNMA, FHLMC approved condo's
- "Luxury items", (pools, spas), value is deducted from the appraised value, (reduces the loan amount by the value of the luxury item).
- Minimum 620 Credit Score with us.
- 29/41 maximum debt to income ratios
- Seller can pay up to 6% of all closing costs
- 20% of sales price in liquid assets disqualifies buyer
- Lot values not to exceed 30% of appraised value
- All spouses credit and credit obligations always used in qualifying.
- Income documentation & verification, (signed 4506 required) from EVERY family members who will be residing in the property will be taken into consideration even if they will not be on title ! (and their income will be used to calculate maximum family income limits).
- Bankruptcies, Foreclosures, Short Sales, allowed after 36 months.

### Combined Income Limits for 2024:

Family of 1 - 4     \$ 111,000

Family of 5 - 8     \$ 146,500

The income from ALL family members residing in the property is taken into consideration when calculating income limits

\*\* Not all properties are eligible for USDA financing even if they are located in cities that are eligible.

Verify your specific properties  
USDA eligibility by clicking here:

[USDA Property Eligibility](#)

( click on Property Eligibility )

or, Call me, Scottt Simmons, at 760-831-0044  
and I'll do it for you.

### Riverside County cities

- Aguanga
- Anza
- Blythe
- Cabazon
- Calimesa
- Cherry Valley
- Desert Center
- Desert Edge

**Scott Simmons**  
760-327-2254 office  
760-831-0044 cell  
NMLS #244859 CalBRE #00909344



**Desert Empire Mortgage**  
1111 East Tahquitz Canyon Way Suite #121  
Palm Springs, California 92262  
[www.DesertEmpireMortgage.com](http://www.DesertEmpireMortgage.com)  
[Scott@DesertEmpireMortgage.com](mailto:Scott@DesertEmpireMortgage.com)

- Desert Hot Springs
- Desert Shores
- Eagle Mountain
- Gilman Hot Springs
- Garnet
- Homeland
- Homestead Valley
- Idyllwild
- Lakeview
- Lake Mathews
- Lake Riverside
- Mead Valley
- Mecca
- Mesa Verde
- Mountain Center
- North Shore
- Nuevo
- Oasis
- Pinyon Pines
- Ripley
- Romoland
- Rubidoux
- Santa Rosa
- Sandy Korner
- Sky Valley
- Temescar Valley
- Thousand Palms
- Twentynine Palms
- Thermal
- Thousand Palms
- Valerie
- Vista Santa Rosa
- Whitewater
- Winchester

### San Bernardino County

Over >

Monday, January 1, 2024

**Desert Empire Mortgage**  
Residential Home Loans  
760-327-2254

To verify if a property is USDA eligible  
<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfp>

San Bernardino County cities

Adelanto  
Angelus Oaks  
Apple Valley  
Argus  
Arrowbear lake  
Baker  
Ballarat  
Barstow  
Big Bear  
Big Bear City  
Big Bear Lake  
Big River  
Blue Jay  
Cedar Glen  
Cedarpines Park  
Chemehuevi  
Cima  
Crest Park  
Crestline  
Daggett  
El Mirage  
Fallsvale  
Fawnskin  
Forest Falls  
Fort Irwin  
Green Valley Lake  
Havasu Lake  
Helendale  
Homestead Valley  
Hinkley  
Hodge  
Johannesburg  
Johnson Valley  
Joshua Tree  
Kelso  
Lake Arrowhead  
Lake Gregory  
Landers  
Lockhart  
Lucerne Valley  
Ludlow  
Lytle Creek  
Morongo Valley  
Mountain Pass  
Needles  
Newberry Springs

Nipton  
Oak Glen  
Oro Grande  
Phelan  
Pinon Hills  
Pioneer Point  
Pioneer Town  
Red Mountain  
Rimforest  
Rimrock  
Running Springs  
Silver Lakes  
Skyforest  
Sugarloaf  
Trona  
Twentynine Palms  
Twin Peaks  
Vidal  
Vidal Junction  
Wrightwood  
Yermo  
Yucca Valley



**Scott Simmons**

760-327-2254 office  
760-831-0044 cell

NMLS #244859 CalBRE #00909344

**Desert Empire Mortgage**

1111 East Tahquitz Canyon Way Suite #121  
Palm Springs, California 92262

[www.DesertEmpireMortgage.com](http://www.DesertEmpireMortgage.com)

[Scott@DesertEmpireMortgage.com](mailto:Scott@DesertEmpireMortgage.com)

\*\* Not all properties are eligible for USDA financing even if they are located in cities that are eligible

Verify your specific properties

USDA eligibility by clicking here:

**[USDA Property Eligibility](#)**

( click on Property Eligibility )

or, Call me, Scott Simmons, at 760-831-0044  
and I'll do it for you.