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*Equal Opportunity Housing and Equal Opportunity Employment*

“You hear a lot about the housing market these days. While you may think the dream of owning your own home is out of reach, the good news is that with lower purchase prices and more homes on the market, it’s actually a great time to buy and Minnesota Housing can help.

Minnesota Housing, the State’s affordable housing institution, offers affordable, fixed-rate mortgages for first-time homebuyers, as well as interest-free loans you can use for your down payment and closing costs. This government agency is a trusted source that can help you reduce your monthly payment and increase your purchasing power.

Now is the time to start building equity in your future with help from Minnesota Housing.

Call (\_\_\_\_\_), a participating lender at (\_\_\_\_\_). Apply for a Minnesota Housing loan today, *Because Home Means Everything.*”