

Have you looked at Minnesota Housing lately? Here are the top 6 things you need to know:

- We're not just for first-time homebuyers anymore. We also have programs to refinance or buy your next home.
- Our first-time homebuyer tax credit makes now the time to buy. You can save up to \$2,000/year for the life of the loan.
- **3** Our programs are available to more buyers than you may think. Income limits now go up to \$135,100.
- You can buy the house that's right for you. Purchase or refinance a home up to \$306,000.
- 5 Need help with a downpayment? We've got you covered. Downpayment and closing cost loans up to \$12,000 based on eligibility.
- You can learn more from our approved lender partners. We have lenders around the state ready to help you buy a home.

Minnesota Housing does not make or arrange loans. It is neither an originator nor creditor and is not affiliated with any Lender. The terms of any mortgage finance transactions conducted in connection with Minnesota Housing programs, including important information such as loan fees, the annual percentage rate (APR), repayment conditions, disclosures, and any other materials which are required to be provided to the consumer are the responsibility of the Lender.