

# Make your dream of homeownership a reality!



Need help with your downpayment? We've got you covered! When you get a safe, affordable Minnesota Housing first mortgage loan, you also have access to downpayment and closing cost loans up to **\$10,000**.

Additional eligibility requirements, including income limits, minimum credit score, and home cost limits apply. Visit [www.mnhousing.gov](http://www.mnhousing.gov) for more information.

## Monthly Payment Loan

- Loans up to \$10,000
- Interest rate equal to first mortgage rate
- 10-year loan term with monthly payments
- May be used with Start Up, Step Up or MCC with First Mortgage

## Deferred Payment Loans

- **Deferred Payment Loan:** Loans up to \$7,500
- **Deferred Payment Loan Plus:** Loans up to \$8,500 for borrowers who meet targeting criteria
- 0% interest, repaid when property is sold, refinanced, or is no longer primary residence
- Loan term equal to first mortgage term
- Must be used with Start Up (first-time buyers)

**Achieve your dream!**  
**Contact an approved lender today:**

