



# Home Loan Programs



**Safe, affordable, fixed-rate financing to help you buy your first home.**

*Minnesota Housing is the State's trusted affordable housing bank. We offer mortgage programs that provide affordable interest rate loans to eligible first-time homebuyers.*

## **Why choose Minnesota Housing?**

- Below-market interest rates
- Interest-free deferred loans to help with downpayment and closing costs
- No extra fees or discount points
- Statewide network of lending partners



## **Am I eligible?**

To be eligible for Minnesota Housing mortgage programs, you must:

- Be a first-time homebuyer (or have not owned a home in the past three years)
- Meet the requirements for income and home purchase price limits
- Have acceptable credit
- Complete a qualified homebuyer education class prior to closing for some loans
- Contact an approved Minnesota Housing lender to apply for a loan

## **Now what do I do?**

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

Visit **[www.mnhousing.gov](http://www.mnhousing.gov)** for our current interest rates and to find a participating lender near you.



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