

# Subordination Options Guide

For borrowers with an existing Minnesota Housing DPA loan



**IMPORTANT: Borrowers cannot get a new DPA loan if they are subordinating an existing DPA loan.**

If you had a downpayment assistance (DPA) loan from this program...	And your income is...	you can...	Next Step:
<ul style="list-style-type: none"> <li>MPL</li> <li>DPL</li> <li>HAF</li> </ul>	<p><b>Within</b> the Step Up <a href="#">income limits</a></p>	<p><b>Get your DPA loan subordinated</b> if you are refinancing with Step Up.</p>	<ul style="list-style-type: none"> <li>Submit the <a href="#">Subordination Request Form</a> with required supporting documentation.</li> <li>Commit Step Up loan in Minnesota Housing’s commitment system.</li> </ul>
<ul style="list-style-type: none"> <li>Home Help</li> <li>Entry Cost Assistance</li> <li>Disaster</li> <li>Rehab</li> <li>Fix Up Fund</li> <li>Community Fix Up Fund</li> </ul>	<p>N/A</p>	<p><b>Get your 2nd mortgage subordinated</b> if you are refinancing with Step Up or other mortgage products.</p>	<ul style="list-style-type: none"> <li>Request subordination approval from AmeriNat: AmeriNat 217 South Newton Avenue, PO Box 7024 Albert Lea, MN 56007 Phone: 888.263.7628, ext. 1381</li> <li>To commit a Step Up loan for a borrower who is above the Step Up <a href="#">income limits</a>, call our Partner Solution Solutions Team for instructions.</li> </ul>
<p>HAF</p>	<p><b>Over</b> the current Step Up <a href="#">income limits</a></p>	<p>Call Minnesota Housing’s Partner Solution Solutions Team for details.</p>	

**Questions?** Call our Minnesota Housing **Partner Solutions Team** at 651-296-8215 or 800-710-8871.

