

# Affordable Homebuyer Loan Programs

Minnesota Housing partners with a statewide network of lenders to offer safe, affordable loans to buy your first home, buy your next home, or refinance.



Make your dream of homeownership a reality. Minnesota Housing can help! Our network of participating lenders around the state will help you find the right Minnesota Housing loan for your situation and your budget. If you're a first-time homebuyer, our Start Up program is just for you. If you're ready to buy your next home or refinance the one you're in, check out Step Up. Both have money-saving benefits that will make buying a home work for you.



## As little as 3% down, plus downpayment loans up to \$15,000.

You don't need 20% down to get into a home. At Minnesota Housing, eligible borrowers can go as low as 3%, and even add a downpayment and closing cost loan up to \$15,000.



## Affordable rates.

Minnesota Housing offers affordable, fixed interest rates. Current rates can be found on our website at [www.mnhousing.gov](http://www.mnhousing.gov) and are subject to change.



## Low or no mortgage insurance options.

With our exclusive conventional loan products, options for reduced or no mortgage insurance are available to lower your monthly payments.

## Contact me to start your path to homeownership.

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[www.mnhousing.gov](http://www.mnhousing.gov)

In connection with Single Family Division loan programs, 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 these 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.

