

## 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 \$17,000.**

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 \$17,000.



### **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-cost mortgage insurance options.**

With our exclusive conventional loan products, reduced mortgage insurance premiums may be available to lower your monthly payment.

**Contact a participating Minnesota Housing lender to start your path to homeownership.**



**651.296.8215**  
**[www.mnhousing.gov](http://www.mnhousing.gov)**

