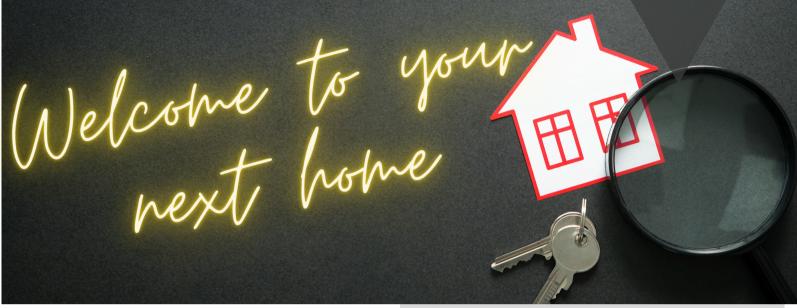


YOUR NEXT STEP IN HOMEOWNERSHIP





ABOUT NEXT STEP

WHAT CAN IT DO FOR YOU?

The Next Step Program gives first-time homebuyers and repeat homebuyers outside the First Place income limits the edge they need to purchase a home.

Get 4% of the loan amount for down payment and closing costs! Down payment assistance comes in the form of a 100% forgivable second loan.

Use the Next Step Program without down payment assistance or paired with a Mortgage Credit Certificate for lower rates and lower monthly payments, potentially saving thousands of dollars a year!

- First-time or repeat Homebuyers
- Minimum 640 Credit Score
- FHA, VA, USDA, or Conventional Loans
- Up to 50% Debt-To-Income Ratio
- Owner Occupied Primary Residences
- Down Payment Assistance
- Lower Rates
- No junk fees
- Single Family Homes, Duplexes, Townhomes, and more!
- Income and purchase price limits apply**

**See website for details: www.mhdc.com/services/homebuyer-programs



DOWN PAYMENT ASSISTANCE

Get 4% of the total loan amount for down payment and closing costs. This interest free, second loan is100% forgivable!



%

LOWER RATES

Skip the down payment
assistance for lower rates, and
lower monthly payments! Try
pairing with a Mortgage Credit
Certificate for even more savings!

Your new home is a step away...

