



## Always First In Homeownership

Don't let the race to get mortgage financing keep you from your dream home! MHDC's First Place Loan Program offers first-time homebuyers affordable interest rates and the option for forgivable down payment and closing cost assistance to put you in first place. Don't fall behind! You're always first in homeownership with MHDC's First Place Loan Program.



**Find a Certified Lender**

<http://lenders.mhdc.com>



**Learn More**

[www.mhdc.com/services/homeownership](http://www.mhdc.com/services/homeownership)

**Find a Certified  
Lender**

<http://lenders.mhdc.com>

FIRST PLACE



ALWAYS FIRST IN HOMEOWNERSHIP.





Turn your dreams into  
a reality

# "Your first place never felt better"



## Requirements

- Must be a first-time homebuyer or qualified veteran
- Minimum credit score of 640\*\*
- Income and purchase limits\*
- Up to 50% debt-to-income ratio limits\*\*
- Homebuyer must occupy home within 60 days of loan closing

\* Visit our website for more details

\*\*Subject to change

Find a Certified Lender

<http://lenders.mhdc.com>

[www.mhdc.com/services/homeowners](http://www.mhdc.com/services/homeowners)

## Eligible Properties

- 01 Single Family detached homes
- 02 Duplexes with units at least 5 years old
- 03 Semi-detached homes
- 04 Condominiums and townhomes
- 05 Manufactured homes on a permanent poured foundation

Questions? Contact a certified lender or visit our website.

## How do we put you in First Place?



Get cash assistance for down payment and closing costs



Get a lower interest rate for lower monthly payments



Cash assistance loans are 100% forgivable!

