

#### Your Dream Home Has Never Been Closer

Not a first-time homebuyer, but still looking for affordable interest rates and help covering those pesky down payment and closing costs? Let us help you take the next step in homeownership.

Talk to a certified lender today to get 100% forgivable cash assistance to help you get into your dream home. We're here to help! Make today the day you take the next step.

### Learn More

www.mhdc.com/services/ homebuyer-programs

### Find a Certified Lender

http://lenders.mhdc.com

### YOUR NEXT STEP IN HOMEOWNERSHIP

NEXT STE

[33]

### *"Your dream home"* is waiting"



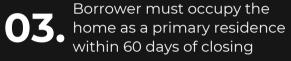
For more information about Next Step visit www.mhdc.com/services/homebuyer-programs/

# Requirements



Minimum credit score of 640\*

02. Income and purchase limits\*\*



04. Up to 50% debt-to-income ratio limits\*\*

Borrower must occupy the

Can be paired with MHDC's 05. Mortgage Credit Certificate program

\*Subject to change \*\*Visit our website for more details





# What is the next step?

- Four percent cash assistance loan for down payment and closing costs
- Cash assistance is 100% forgivable after 10 years



Save money with Lower interest rates!

Designed specifically for non-first time home buyers

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