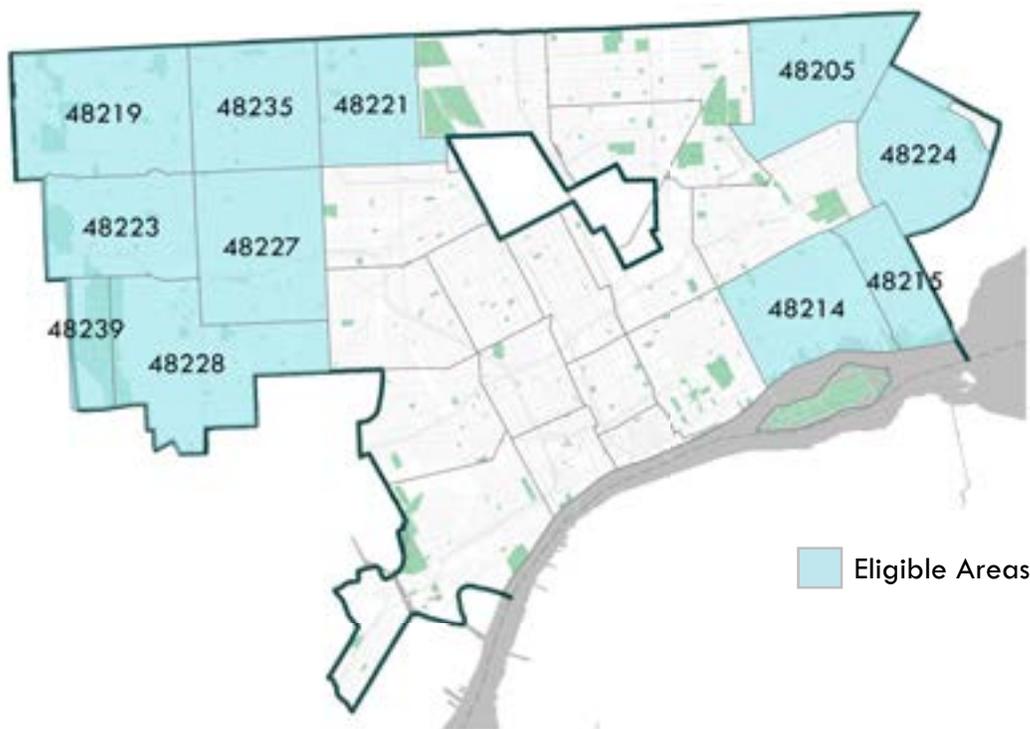


Looking to Become a Homeowner?

Down payment assistance may be available

Through its Step Forward Program, the Michigan State Housing Development Authority is offering **\$15,000** for down payment assistance, closing costs, and prepaids to eligible homebuyers.

✓ Looking to buy a home in one of **these zip codes?**



✓ Is your household **income less than \$99,260?**

✓ You may be eligible to apply!

For more details about how to apply and who is eligible, **flip this sheet**.
You may find additional resources at www.MichDownPayment.com



The Details:

Who:

- Income maximum between \$85,080 & \$99,260 (depending on household size)
- Asset limit of \$10,000 (excluding retirement savings)
- Purchase price no more than \$224,500
- Credit score min: 640 or 660 for a manufactured home

Requirements:

- Used with a [MSHDA MI Home Loan](#)
- Used in an eligible area
- Complete a [homebuyer education program](#)

Terms:

- 0% interest rate
- No monthly payments
- Forgiven 20% per year, 100% in 5 years

Take the Next Step!

Speak with a participating lender today:

Academy Mortgage	First State Bank	MI Mutual Mortgage	Ross Mortgage
Amerifirst Financial	Flagstar Bank	Michigan First Credit Union	Staunton Financial, Inc
Bank of England	Howard Hanna Mortgage	Michigan First Mortgage	Success Mortgage Partners
Caliber Home Loans	Huntington	Michigan Mutual, Inc	Summit Funding
Chemical Bank	Huron Valley Financial	Mortgage 1 Inc.	The Private Bank
Cross Country Mortgage	Independent	Movement Mortgage	Towne Mortgage
Envoy Mortgage	Lake Michigan Credit Union	Nation's Lending Corp.	Union Home Mortgage
Equity Resources	Land Home Financial	Northern Ohio Investment	Wells Fargo
Fairway Independent	Luxury Mortgage	Old National Bank	University Lending Group
Fifth Third	Main Street Bank	Platinum Home Mortgage	
First Independence Bank	Member First Mortgage	Prime Lending	
First National Mortgage	Mercantile Bank	Prosperity Home Mortgage	

A detailed list of experienced lenders and **contact information** can be found here:

https://www.michigan.gov/documents/mshda_successful_lenders_list_165180_7.pdf

Attend a Housing and Resources Fair:

Wednesday **October 24th** 4p.m.-7p.m. at 5901 Conner, Detroit MI (WCCC E Campus)

Wednesday **November 7th** 4p.m.-7p.m. at 8200 W. Outer Dr, Detroit MI (WCCC NW Campus)