



MHDC & MHDC Next Step

Who can benefit from these loans?

- Homebuyers looking for down-payment assistance.

MHDC

- 3.5% down payment required
- Gifts allowed
- Max. sales price
Non-targeted \$349,525-\$447,542
Targeted \$427,198-\$546,995
- Min. credit score 620
- Seller concessions 3-6%
- Cash assistance of 4% of loan amount or second mortgage
- Income Limits (Springfield)
1-2 people: \$80,900
3+ people: \$93,035

Next Step

- 3.5% down payment required
- Gifts allowed
- Max. sales price \$349,525-\$546,995
- Min. credit score 620
- Seller concessions 3-6%
- Cash assistance of 4% of loan amount or second mortgage
- Income Limits
1-2 people: \$97,080
3+ people: \$113,260

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