



Are you ready to stop renting and own a home? Did you know that you may be able to spend less on a mortgage than what you pay in rent? And that you don't need 20% down to purchase? Let's get started - it's as easy as 1-2-3!



Step 1: Attend Homebuyer Education

If you're planning to purchase a home, homebuyer education or counseling is a great place to start. Your advisor will teach you about the process, answer your questions, and help you make smart decisions.

We've got your ticket to free online homebuyer education through Framework! Be one of the **first 40 people** to register by clicking the link below and using the coupon code **BLOOMHOME**, and you'll get the course for **FREE** (a \$75 value)!

[GET FREE EDUCATION](#)

Step 2: Contact a Participating Lender

Contact a Minnesota Housing participating lender to discuss your needs, learn more about which loan program is right for you, and start the pre-qualifying process.

The loan officers below are based in Bloomington and are current recipients of the Minnesota Housing Top Producer program, which awards loan officers based on loan production volume. Click "Find a Lender" to see all of our participating lender partners around the state.

[FIND A LENDER](#)

Step 3: Learn How to Save with Our Loan Programs

Minnesota Housing's affordable loan programs layer on top of your mortgage to provide you with money-saving benefits:

- Downpayment and closing cost loans up to **\$12,000**
- As little as **3% down** with our exclusive conventional loans
- Affordable, fixed interest rates for the life of the loan

Your lender will determine if you meet program requirements, including income limits and credit score.

[LEARN MORE](#)

We Have Lenders Near You!

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Minnesota Housing does not make or arrange loans. It is neither an originator nor creditor and is not affiliated with any Lender. The terms of any mortgage finance transactions conducted in connection with Minnesota Housing programs, including important information such as loan fees, the annual percentage rate (APR), repayment conditions, disclosures, and any other materials which are required to be provided to the consumer are the responsibility of the Lender.



www.mnhousing.gov