

Alabama Housing Finance Authority

<http://www.ahfa.com>

First-Lien Mortgage Loans:	Step Up
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	Step Up Down Payment Assistance (loan)
Targeted Populations/Special Programs:	First-time low- and moderate-income homebuyers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Alabama Housing Finance Authority provides a list of approved agencies across the state.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI)

HELPFUL WEB LINKS

Alabama First Mortgage Programs (including down payment and closing cost assistance)

<http://www.ahfa.com/homebuyers/programs-available>

Alabama Mortgage Tax Credit Certificate

<http://www.ahfa.com/homebuyers/programs-available/mccs>

Alabama Resources and Links

<http://www.ahfa.com/about/resources-links>