

Alabama Housing Finance Corporation

<http://www.ahfa.com/home.aspx>

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 homebuyers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Alabama Housing Finance Corporation provides a list of approved agencies across the state.
Individual Development Accounts:	Not offered

HELPFUL WEB LINKS

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

http://www.ahfa.com/homebuyers/step_up.aspx

Alabama Mortgage Tax Credit Certificate

http://www.ahfa.com/homebuyers/mortgage_credit_certificates.aspx

Alabama Participating Lenders List

http://www.ahfa.com/homebuyers/step_up/lenders.aspx?type=StepUp

Alabama Income Limits and Sales Price

http://www.ahfa.com/homebuyers/am_i_eligible.aspx

Alabama Resources for Lenders

<http://www.ahfa.com/lenders.aspx>

Alabama Interest Rates (bottom right corner of home page)

<http://www.ahfa.com/home.aspx>

Alabama Approved Homebuyer Education

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=AL>