

Mississippi Home Corporation

<https://www.mshomecorp.com>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • Smart Solution • Mortgage Revenue Bond
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	<ul style="list-style-type: none"> • Smart Solution Second (4 percent of loan, amount must be used in combination with Smart Solution first mortgage) • Mortgage Revenue Bond provides 3% cash advance for down payment and closing costs • Housing Assistance for Teachers (forgivable loan, can be used with non-Mississippi Home Corporation's first mortgage)
Targeted Populations/Special Programs:	First-time homebuyers (Mortgage Revenue Bond)
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required for down payment assistance program. Mississippi Home Corporation 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); Freddie Mac's HFA Advantage

HELPFUL WEB LINKS

Mississippi Down Payment and Closing Cost Assistance

<https://www.mshomecorp.com/how-we-help/getting-started/which-program-is-right-for-me/>

Mississippi First Mortgage Programs

<https://www.mshomecorp.com/how-we-help/getting-started/which-program-is-right-for-me/>

Mississippi Mortgage Tax Credit Certificate

<https://www.mshomecorp.com/programs/mortgage-credit-certificate/>

Mississippi Participating Lenders List (participating lenders listed at end of individual program descriptions)

<https://www.mshomecorp.com/participating-lenders/>

Mississippi Income Limits

<https://archivemhc.com/sf/MCC/Income%20Limits.pdf>

Mississippi Resources for Lenders

<https://www.mshomecorp.com/for-lenders/>

Mississippi Interest Rates and Available Funds

<https://archivemhc.com/SF/availablefunds.php>

Mississippi Approved Homebuyer Education

<https://www.mshomecorp.com/how-we-help/helping-homebuyers/home-buyer-education-providers-3/>