

Missouri Housing Development Commission

<http://www.mhdc.com>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • First Place Loan Program • Next Step Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	Cash Assistance Payment and Next Step Program (4 percent grant)
Targeted Populations/Special Programs:	First-time homebuyers, repeat buyers, veterans
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Not required; no information on homebuyer education provided.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI)

HELPFUL WEB LINKS

Missouri Down Payment and Closing Cost Assistance

<http://www.mhdc.com/homes/cal/index.htm>

Missouri First Mortgage Programs

<http://www.mhdc.com/homes/firstplaceloans/index.htm>

Missouri First Place Program Details

http://www.mhdc.com/homes/firstplaceloans/program_details_and_guidelines.htm

Missouri Next Step Program Details

<http://www.mhdc.com/homes/nextstep/index.htm>

Missouri Mortgage Tax Credit Certificate

<http://www.mhdc.com/homes/mcc/sa/index.htm>

Missouri Participating Lenders List

http://www.mhdc.com/homes/current_lenders/index.htm

Missouri Resources for Lenders

http://www.mhdc.com/lender_resources/index.htm

Missouri Approved Homebuyer Education

Not required; no information about homebuyer education on site