

# Edina Realty Mortgage

AN AFFILIATE OF WELLS FARGO HOME MORTGAGE

**Most people believe that they need substantial cash for down payment and closing costs. The fact is, home ownership has never been easier. We have many programs available to meet your needs and here are a few examples:**

## **City Living:**

**Income limit: 1-2 person household 77,000.00**

**Home must be in the city limits of Minneapolis or St. Paul**

**Sale price limit 254,100.00**

**Current interest Rate FHA/VA 5.625%**

**Conventional 5.75%**

**1<sup>st</sup> Time home buyer and down payment assistance is available**

## **MHFA:**

**Income limit: 63,000.00**

**Sale price limit in 11 county metro area 298,125.00**

**Balance of state 237,031.00**

**Current interest rate 5.875%**

**1<sup>st</sup> Time home buyer and down payment assistance is available**

## **CDMP:**

**Income limit: 62,800.00**

**No sale price limit, No minimum credit score**

**Current interest rate 6.375 with 100% LTV and NO PMI**

**Available to all buyers**

**Please contact us for all the details!**

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