

The Indiana Housing and Community Development Authority (IHCD) is proud to make the dream of buying a home a reality for thousands of families across our state. We promote responsible home ownership through programs that assist Hoosiers with closing costs, making down payments and obtaining low interest fixed rate loans. The Homeownership programs listed below apply to single family dwellings, multi-family dwellings (2-4 units), townhouses, condominiums (95% LTV or lower) and modular homes. In every county across Indiana there are lenders on hand to help with these programs. Provided below is a brief overview of IHCD's My Home Homeownership programs.

MY HOME

My Home Conventional offers qualified homebuyers a low, fixed interest rate on a conventional loan. Lenders can help you determine the best loan.

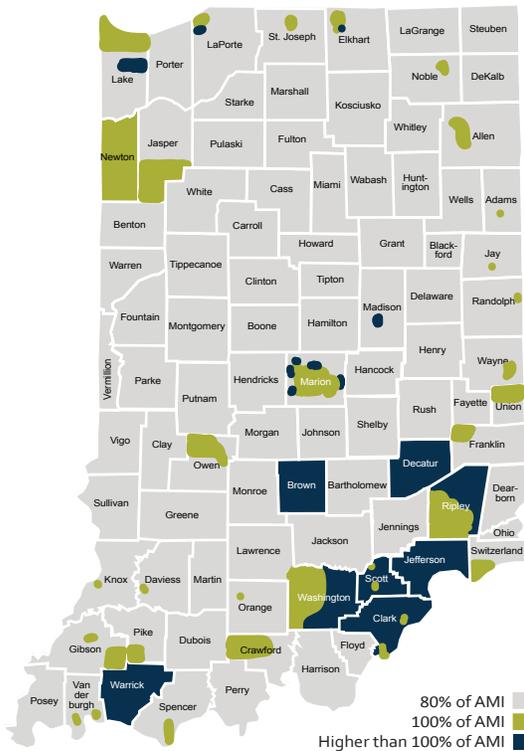
- Conventional Loans Only
- Borrower provides down payment from a qualified source
- Can be combined with Mortgage Credit Certificate (MCC)
- No loan level pricing adjustments
- Up to 97% loan-to-value
- 140% of County Average Medium Income (AMI)

KEY LENDER FEATURES

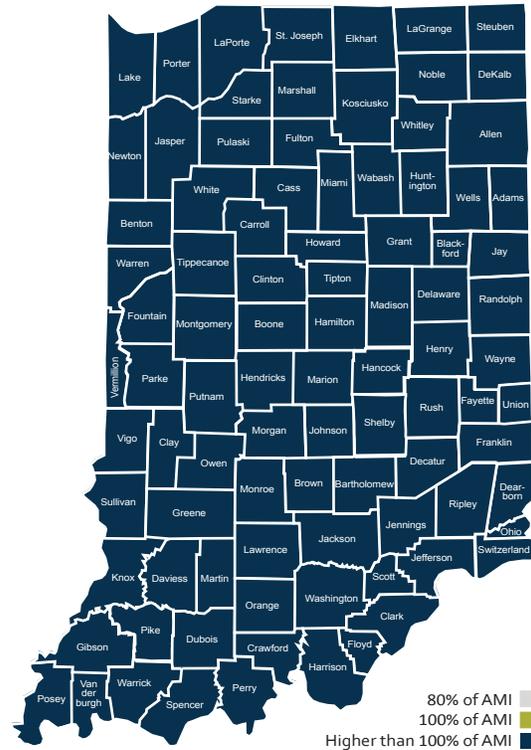
My Home Conventional offers a number of features. The income guideline of up to 140% of AMI allows the product to be used by a much greater number of borrowers. Additional features include:

- Conventional Financing
- Competitive Interest Rate
- LTV of 97%
- LLPA waived
- Minimum CS of 680

OTHER 97% LTV CONVENTIONAL PROGRAMS ELIGIBILITY BY AVERAGE MEDIAN INCOME (AMI)



MY HOME MORTGAGE PROGRAM ELIGIBILITY BY AVERAGE MEDIAN INCOME (AMI)



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To learn more about Indiana's Homeownership Opportunities, contact your local IHCD Participating Lender:

IHCD does not credit underwrite and it will be the determination of the participating lender as to the ability of individuals to afford a home.

or contact an IHCD Account Manager or visit our website listed below.