

# STEP UP

# HOME LOANS

**AFFORDABLE RATES  
+ DOWN PAYMENT ASSISTANCE**



**AHFA'S STEP UP PROGRAM** is designed for low- to moderate-income home buyers who can afford a mortgage, but need help with the down payment. Step Up is available to homebuyers who earn less than \$97,300, regardless of household size or location.

The program offers a competitive 30-year fixed interest rate and down payment assistance. The down payment funds are secured by a 10-year second mortgage and are combined with a 30-year, fixed-rate first mortgage.

Program participants must meet standards for creditworthiness and complete an online homebuyer education course.

The Step Up program can be combined with Mortgage Credit Certificates, another option AHFA provides, to give homebuyers even greater purchasing power.



## **Bree Shores**

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