

# DOWN PAYMENT ASSISTANCE FOR FIRST-TIME HOMEBUYERS



## WHY RENT WHEN YOU CAN OWN YOUR OWN HOME?

Missouri Housing Development Commission programs offer affordable interest rates in addition to down payment and closing cost assistance.

**WE ARE PROUD TO PARTNER WITH MHDC.  
LET US HELP YOU BUY YOUR FIRST HOME!**

**GARRIOTT & ASSOCIATES REALTY**

NAME

**GARRIOTT & ASSOCIATES REALTY**

COMPANY

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CONTACT INFORMATION

### FIRST-TIME BUYER PROGRAMS

The Cash Assistance Loan (CAL) provides cash assistance up to 3% of the first mortgage to first-time homebuyers for down payment and closing costs.

The Non-Cash Assistance Loan (Non CAL) provides a lower interest rate to first-time homebuyers who do not need down payment and closing cost assistance.



*Strength, Dignity, Quality of Life*  
**MISSOURI HOUSING**  
DEVELOPMENT COMMISSION

For additional programs, please visit  
**800.246.7973 or  
www.mhdc.com.**

All programs subject to change without notice. All loans subject to lender approval.