

<u>CITY OF AUSTIN</u>	<u>TYPE OF LOAN</u>	<u>CONTACT PERSON</u>	<u>INTEREST RATE</u>	<u>MAX. AMOUNT</u>	<u>CREDIT REQUIREMENTS</u>	<u>HOW IS LOAN SECURED</u>	<u>INCOME LIMITS</u>	<u>WHO UNDERWRITES THE LOAN</u>
<b>Home Federal</b>	MN Fix Up Loan	Tom Klapperick 507-434-2500	5.99%	\$50,000	630 credit score	recorded mtg.	\$90,000	MN Housing
<b>Austin HRA</b>	CHIP Loan	Karen Mattson 507-433-1866	2%	\$10,000	none	recorded mtg.	\$40,850 family of 2	HRA
<b>SEMCAC</b>	Rehabilitation Loan	Cindy Vitse 507-864-8207	0%	\$27,000	none	recorded mtg. deferred if HO stays in house 15 years	check with Cindy	MN Housing
<b>SEMCAC</b>	Emergency or Accessibility Loan	Cindy Vitse 507-864-8207	0%	\$15,000	none	recorded mtg. deferred if HO stays in house 15 years	check with Cindy	MN Housing