

Fixed Rate Loans with Down Payment Assistance (DPA):

- A range of rate, loan, and DPA options are available, allowing teachers to tailor the support to their unique needs.
- With the Down Payment Assistance, teachers can receive up to 5% of the loan amount, easing the financial burden.

Mortgage Credit Certificates:

- Teachers, as first-time buyers (individuals who haven't owned a home in the last 3 years), can benefit from a special tax credit that effectively reduces their federal income taxes each year.
- For teachers using MFStpo's Down Payment Assistance Program, the Mortgage Credit Certificates are offered for FREE, resulting in a significant \$500 savings.

For more information: