

IMPORTANT: Borrowers cannot get a new DPA loan if they are subordinating an existing DPA loan. If applicable, borrowers may subordinate multiple Minnesota Housing loans if they meet the program and subordination requirements.

If you had a downpayment assistance (DPA) loan from this program...	And your income is...	you can...	Next Step:
<ul style="list-style-type: none"> MPL DPL/DPL+ HAF First-Generation Homebuyer Loan 	<p style="text-align: center;">Within the Step Up income limits</p>	<p style="text-align: center;">Get your DPA loan(s) subordinated if you are refinancing with Step Up.</p>	<ul style="list-style-type: none"> Submit the Subordination Request Form with required supporting documentation. Commit Step Up loan in Minnesota Housing’s commitment system.
<ul style="list-style-type: none"> HAF 	<p style="text-align: center;">Over the current Step Up income limits</p>	<p>Call Minnesota Housing’s Partner Solutions Team for details.</p>	
<ul style="list-style-type: none"> Home Help Entry Cost Assistance 	<p>N/A</p>	<p style="text-align: center;">Get your 2nd mortgage subordinated if you are refinancing with Step Up or other mortgage products.</p>	<ul style="list-style-type: none"> Request subordination approval from AmeriNat: AmeriNat 217 South Newton Avenue, PO Box 7024 Albert Lea, MN 56007 Phone: 800.943.1988 To commit a Step Up loan for a borrower who is above the Step Up income limits, call our Partner Solutions Team for instructions.

If you had a Home Improvement loan from this program...	you can...	Next Step:
<ul style="list-style-type: none"> Disaster Recovery Loan Program Rehabilitation Loan Program Emergency Loan Program Fix Up Community Fix Up 	<p>Reach out to AmeriNat about Subordination Requirements</p>	<p style="text-align: center;">Request subordination approval from AmeriNat: AmeriNat 217 South Newton Avenue, PO Box 7024 Albert Lea, MN 56007 Phone: 800.943.1988</p>

Questions? Call our Minnesota Housing Partner Solutions Team at 651.296.8215 or 800.710.8871.