

Are you dreaming

of purchasing your first home but are not sure how you will make your down payment?

Mid Central Community Action would like you to know...

...there is help available!



Mid Central Community Action, Inc. is pleased to offer funds for down payment or closing cost assistance.

The assistance is in the form of a forgivable loan, which you do not have to pay back if you own and live in your home at least five years after purchase.



Our Mission:

Building community by helping people move to self sufficiency.

Visit us online:
<http://www.mccainc.org>

Mid Central Community Action, Inc
1301 W. Washington St.
Bloomington, IL 61701
Phone: (309) 829-0691 Fax: (309) 828-8811
E-mail: mcca@mccainc.org

Down payment and closing cost assistance provided by the Central Illinois Coalition for Affordable Housing Program is funded by the Illinois Housing Development Authority.

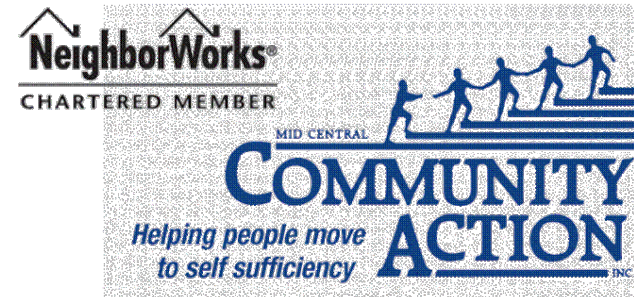
COMMUNITY ACTION programs are made possible by donations from area businesses, individuals, community-minded organizations, and by the Community Services Block Grant as well as grants through the Illinois Department of Commerce and Economic Opportunity, Illinois Department of Human Services, East Central Illinois Area Agency on Aging, Illinois Criminal Justice Information Authority, Illinois Coalition Against Domestic Violence, United Way, U.S. Dept of Housing and Urban Development, Illinois Department of Public Aid, McLean County Circuit Clerk's Office, Illinois Office of the Attorney General, NeighborWorks® America and other funders.



MCCA Housing

Central Illinois
Coalition for
Affordable
Housing
Program

“Your key to home ownership.”



How do I make it happen?

In order to receive the assistance you must meet the eligibility requirements. The application is completed by the lender with your help.

If you think you might qualify or have any questions, please call our office for more information.

General Requirements include:

- Be a first time home buyer
- Meet income guidelines
- Purchase a home in McLean, Livingston, or adjacent counties.
- Contribute a minimum amount of your own funds to the purchase
- Attend an eight hour homebuyer education class.

Home Buyer Education

This class will provide you with invaluable information about the purchasing process.

Topics covered include:

- Budgeting and credit
- Understanding your mortgage
- The importance of home inspection
- What to expect at the closing



Who is a first time homebuyer?

If you have not owned a home within the last three years, you qualify as a first time home buyer.

Income Guidelines:

*income guidelines are subject to change

Household Size	Maximum Annual Gross Income	
	McLean	Livingston
1	\$41,150	\$32,300
2	\$47,050	\$36,900
3	\$52,900	\$41,550
4	\$58,800	\$46,150
5	\$63,500	\$49,850
6	\$68,200	\$53,550
7	\$72,900	\$57,250
8	\$77,600	\$60,900

Household Size	Maximum Annual Gross Income	
	DeWitt	Woodford
1	\$36,250	\$34,950
2	\$41,400	\$39,900
3	\$46,600	\$44,900
4	\$51,750	\$49,900
5	\$55,900	\$53,900
6	\$60,050	\$57,900
7	\$64,200	\$61,900
8	\$68,300	\$68,850

Participating Lenders

Bank of Illinois
102 W College Ave
Normal, IL 61761
(309) 451-2121

Bank of Pontiac
300 W Main St
Pontiac, IL 61764
(815) 844-6155

Busey Bank
301 Fairway Dr
Bloomington, IL 61701
(309) 663-7373

CEFCU
P. O. Box 1715
Peoria, IL 61615
(800) 633-7077

First State Bank
204 N Prospect
Bloomington, IL 61704
(309) 662-0411

Flanagan State Bank
2401 E Washington St
Bloomington, IL 61704
(309) 661-6333

FreeStar Bank
1 Brickyard Dr
Bloomington, IL 61704
(309) 661-9993

GSF Mortgage
211 Landmark Dr
Suite B44
Normal, IL 61761
(309) 268-0551

Heartland Bank & Trust
401 N Hershey Rd
Bloomington, IL 61704
(309) 662-4444

Mortgage Services
2205 E Empire St
Suite B
Bloomington, IL 61704
(309) 662-6693

National City Bank
202 E Washington St
Bloomington, IL 61701
(309) 823-3000

Regions Bank
1304 E Empire St
Bloomington, IL 61701
(309) 663-1311

Residential Mortgage Banc
2105 Eastland Dr
Bloomington, IL 61704
(309) 662-6678

State Bank of Graymont
1100 W Howard St
Pontiac, IL 61764
(815) 844-4433

State Farm Bank
One State Farm Plaza
Bloomington, IL 61710
(309) 735-2162

Mid Central Community Action, Inc.
1301 W Washington St
Bloomington, IL 61701
(309) 829 0691

Participating Realtors

American Dream Home Realty
1805 Northbrook Suite 6
Normal, IL 61761
(309) 825-5952

Barrett Realty
825 Lincoln St
Chenoa, IL 61726
(815) 945-4653

David Paul Blumenshine
407 Florence St.
Bloomington, IL 61701
(309) 827 2502

Brady Realtors
205 East Side Sq
Clinton, IL 61727
(217)519-3664

Bullard Realty
112 W Tremont
Odell, IL 60461
(815) 998-1000

Century 21 Realty
1236 E Empire St
Bloomington, IL 61701
(309) 828-3311

Coldwell Banker Heart of America Realtors
405 N Hershey Rd
Bloomington, IL 61704
(309) 662-9333

Crowne Realty
8 Pebble Ct
Bloomington, IL 61704
(309) 287-6160

D A Moore Realty
1617 E Oakland Ave
Bloomington, IL 61701
(309)261-1685

Denbesten Realty
2422 E Washington St
Bloomington, IL 61702
(309) 662-4228

Fehr Real Estate
210 W Oak St
Fairbury, IL 61739
(815) 692-2334

JKR Homes
538 Fairway Dr
El Paso, IL 61738
(309) 287-3593

Kallister Realty
512 W. Main St.
Peoria, IL 61606
(309)310-7783

Louis Lyons Realty
318 W Madison S
Pontiac, IL 61764
(815) 824-1400

Mid Illinois Realty
230 N Lovejoy
El Paso, IL 61738
(877) 629-5300

Panno Realty
405 W Madison St
Pontiac, IL 61764
(815) 844-6771

Prudential Snyder Realty
1 Brickyard Dr
Bloomington, IL 61701
(309) 663-7653

Re/Max Choice
2203 Eastland Dr
Bloomington, IL 61704
(309) 664-8571

*Take the next step! Call our office at
(309) 829-0691 to get started today!*