

## Participating Lenders

Bank of Illinois  
(309) 451-2121

Bank of Pontiac  
(815) 844-6155

Busey Bank  
(217) 326-5241

CEFCU  
(800) 633-7077

Chase Bank  
(309) 433-9554

First State Bank  
(309) 662-0411

First Farmers  
State Bank  
(309) 663-6200

Flanagan State Bank  
(309) 661-6333

FreeStar Bank  
(309) 661-9993

GSF Mortgage  
Corporation  
211 Landmark Dr  
(309) 268-0551

Heartland Bank & Trust  
(309) 662-4444

Mid Central  
Community Action  
(309) 834-9242

Mortgage Services III  
(309) 662-6693

Regions Bank  
(309) 663-1311

Soy Capital Bank  
(309) 665-0970

State Bank of Graymont  
(815) 844-4433

State Farm Bank  
(309) 735-2162

US Bank  
(309) 829-0691

## Additional MCCA housing programs include:

Foreclosure Intervention Services  
Credit Repair  
Affordable Housing Development



(309) 834-9245 (English)  
(309) 834-9254 (English/Spanish)

KathyS@MCCAinc.org

*Mid Central Community Action, Inc.*

### Central Office:

1301 W. Washington St.  
Bloomington, IL 61701

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Email: [mcca@MCCAinc.org](mailto:mcca@MCCAinc.org)

[www.MCCAinc.org](http://www.MCCAinc.org)

John Burrill - Executive Director

### Our Mission:

To promote safe and stable families,  
neighborhoods and communities

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

## Participating Realtors

BN-Realty  
(309) 664-4455

Bullard Realty  
(815) 998-1000

Century 21 Realty  
(309) 828-3311

Coldwell Banker Heart  
of America Realtors  
(309) 662-9333

Crowne Realty  
(309) 287-6160

D A Moore Realty  
(309) 261-1685

Denbesten Realty  
(309) 662-4228

Fehr Real Estate  
(815) 692-2334

Keller Williams  
(309) 585-0500

Louis Lyons Realty  
(815) 824-1400

Panno Realty  
(815) 844-6771

Prudential Snyder Realty  
(309) 663-7653

Openthehome.com  
(309) 275-3182

Re/Max Choice  
(309) 664-8571



## Down Payment Assistance

**Are you dreaming** of purchasing your first home and need help with your down payment or closing costs?

**There is help!** Mid Central Community Action, Inc. is pleased to offer up to \$5,000 towards a down payment or closing costs. The assistance is a grant, which you do not have to pay back if you own and live in your home at least five years after purchase.

### Eligibility requirements\*

- Be a first time home buyer – you have not owned a home in the last three years.
- Meet the following income guidelines.
- Purchase a home in Mclean, Livingston or adjacent counties.
- Contribute a minimum of \$1,000 of your own funds to the purchase.
- Attend a home buyer education class.
- A participating lender and realtor must be used to make purchase. See back panel for full list.

### Income Guidelines:

\*income guidelines are subject to change

Household Size	Maximum Annual Gross Income	
	McLean	Livingston
1	\$42,300	\$34,600
2	\$48,300	\$39,550
3	\$54,350	\$44,500
4	\$60,400	\$49,450
5	\$65,250	\$53,400
6	\$70,050	\$57,350
7	\$74,900	\$61,300
8	\$79,750	\$65,250

Household Size	Maximum Annual Gross Income	
	DeWitt	Woodford
1	\$36,250	\$36,850
2	\$41,400	\$42,100
3	\$46,600	\$47,400
4	\$51,750	\$52,650
5	\$55,900	\$56,850
6	\$60,050	\$61,050
7	\$64,200	\$65,300
8	\$68,300	\$69,500

- Please visit our website [www.MCCAinc.org](http://www.MCCAinc.org) for more details. Income guidelines and home buyer education schedule subject to change.

## Home Buyer Education

The MCCA HUD certified home buyer education class provides you with invaluable information about the purchasing process, information that could save you thousand of dollars and provide you with the confidence to make that first home purchase. This workshop is open to anyone in the community and we encourage all homebuyers to participate.



The topics covered include :

- Budgeting and credit
- Understanding your mortgage
- The importance of home inspection
- What to expect at the closing
- Learn about credit and how it can affect the amount of money you pay for your house.
- Discover how to build a team of home buying professionals who protect your interest.
- Learn what to look for in a mortgage loan and how to avoid predatory lending practices.
- Find out how government grants and low interest loans can reduce your mortgage payments.
- Learn what to look for in a house and how to save thousands of dollars before closing.
- Gain understanding about your closing documents, including what they mean, and how they can affect you.

## Home Buyer Education

### Class Schedule 2010

All classes listed below are held at Mid Central Community Action, Inc.

January 9	Saturday	8am - 4pm
February 8 & 10	Monday & Wednesday	4pm - 8pm
March 22 & 24	Monday & Wednesday	4pm - 8pm
April 26 & 28	Monday & Wednesday	4pm - 8pm
May 17 & 19	Monday & Wednesday	4pm - 8pm
June 22 & 24	Tuesday & Thursday	4pm - 8pm
July 26 & 28	Monday & Wednesday	4pm - 8pm
August 23 & 25	Monday & Wednesday	4pm - 8pm
September 21 & 23	Tuesday & Thursday	4pm - 8pm
October 25 & 27	Monday & Wednesday	4pm - 8pm
November 16 & 18	Tuesday & Thursday	4pm - 8pm

**Home buyer education is now offered online.**

Visit [www.MCCAinc.org](http://www.MCCAinc.org) and visit the home buyer education page to sign up today!

