KHC now offers loan products for individuals and families with incomes up to \$121,625* AND loans for second-time home buyers!



PROVIDING EXCEPTIONAL LOAN PRODUCTS AND EXCELLENT CUSTOMER SERVICE TO OVER 81,000 HOUSEHOLDS SINCE 1972.

Now helping even MORE Kentuckians buy a home!

Kentucky Housing Corporation (KHC), your state housing finance agency, offers:

- First- and second-time home buyer products.
- Down payment and closing costs assistance.
- 15- and 30-year fixed rate loans.
- Mortgage Credit Certificates, which allows eligible home buyers to convert 25 percent of their mortgage interest deduction into a non-refundable tax credit.
- · Refinancing option.

* Terms and conditions apply.



