



## CEDAR RIVERSIDE NEIGHBORHOOD HOME IMPROVEMENT LOAN PROGRAMS

The Cedar Riverside Neighborhood currently offers no interest home Improvement and home purchasing financing to Cedar Riverside residents.

### LOW INTEREST LOAN PROGRAM

- 0% fixed interest rate (.6132% Annual Percentage Rate)\*
- \$15,000 maximum loan amount
- No income limit
- Most improvements eligible. Contact CEE Lending Center for details.
- Terms up to 120 months

\*APR based on \$15,000 for 120 months at 0%.

### HOME BUYER DEFERRED LOAN PROGRAM

- 0% fixed interest rate (.0264% Annual Percentage Rate)\*\*
- \$7,500 maximum loan amount
- Income limits may apply
- Funds can be used to finance the purchasers down payment and/or closing costs
- Loan 100% forgiven if owner remains in the property for 10 years. If borrower sells, transfers title or home is no longer primary residents prior to the 10 year forgiveness term; borrower is required to repay 100% of the loan.

\* APR based on \$7,500 for 120 months at 0%

### FREE REMODELING ADVISOR VISITS

Not sure where to begin with your home improvement projects? A free Remodeling Advisor Visit can help you get started. This service is free for Minneapolis homeowners and includes a visit to your home to assist you with remodeling ideas, necessary repairs and improvements and assistance reviewing bids. Call 612-335-5856 to schedule an appointment.

**For more information on this or other programs contact 612-335-5884,  
email [loaninfo@mncee.org](mailto:loaninfo@mncee.org) or visit [www.mnlendingcenter.org](http://www.mnlendingcenter.org)**

The current loan terms and conditions stated, including interest rates, do not constitute a commitment to lend or offer to enter into an agreement, and such an offer may only be made pursuant to Minnesota Statutes, Section 47.206(3) and (4).

