The City of Mounds View has partnered with the Center for Energy and Environment's Lending Center to offer improvement loan programs for residents.

### LOW INTEREST LOAN
- 3% fixed rate (3.225% APR)* or 4% (4.229% APR)* Interest rate is determined by household income
- $15,000 maximum loan amount
- No maximum income limit
- Up to a 10 year loan term
- Most interior and exterior improvements are eligible

### MOBILE HOME LOAN
- 3% or 4% fixed APR rate
- Interest rate is determined by household income
- $10,000 maximum loan amount
- No maximum income limit
- Up to a 7 year loan term
- Most interior and exterior improvements are eligible

### EMERGENCY REPAIR LOAN
- 0% fixed rate
- $5,000 maximum loan amount
- The deferred loan is 100% due if the property ownership changes
- Eligible improvements will be determined through a required analysis of the emergency condition of the property
- Applicants must not be eligible for the low interest loan and must be current on mortgage payments and property taxes.

For more information on this or other programs contact 612-335-5884, email loaninfo@mncee.org or visit mnlendingcenter.org.

*APR is based on $15,000 for 10 years. Closing costs apply.