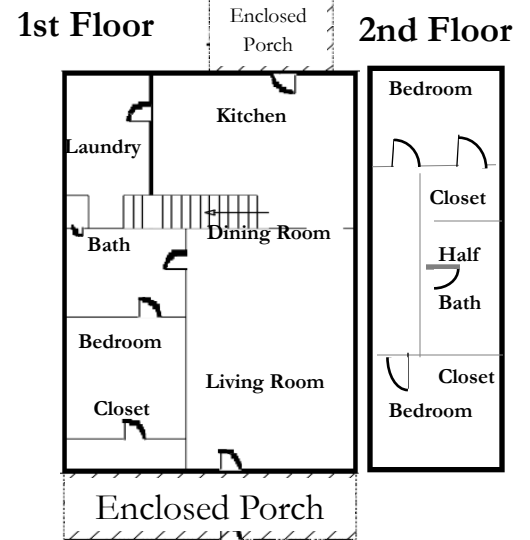




# HOME FOR SALE



1223 4th Street North | Saint Cloud | MN |

- ◆ 3 Bedrooms
- ◆ 1.5 Baths
- ◆ 1.5 Stories—Full Basement
- ◆ Single Car Garage
- ◆ 2 Enclosed Porches
- ◆ 1224 Square Feet
- ◆ New Refrigerator
- ◆ New Gas Stove

**\$99,000**

## Minnesota Urban & Rural Homesteading Program (MURL)

MURL is a first-time homebuyer program for families unable to purchase a home through conventional means. MURL single family homes are sold on a zero-interest contract for deed with no down payment required. If approved the family is required to apply 25% of their household gross monthly income as payment. Hazard insurance and property taxes are escrowed and are included in the 25% monthly payment.

### Requirements are:

- ◆ You have not owned a home within the past 3 years or have been on the title of any home, including inheritance
- ◆ You are unable to qualify for a conventional mortgage
- ◆ Your income is sufficient to support the payment of a mortgage, insurance and taxes
- ◆ The home must be occupied as your principal residence within 30 days
- ◆ You will be able to qualify for a conventional mortgage within 3-5 years
- ◆ Have completed the Home Stretch Workshop which is a first time homebuyer education course

<u>Household Size</u>	<u>Income Limit</u>
1 Person	\$39,200
2 People	\$44,800
3 People	\$50,400
4 People	\$56,000
5 People	\$60,500
6 People	\$65,000
7 People	\$69,450
8 People	\$73,950

**Contact Tri-CAP**  
**to apply:**  
**Doris: (320) 257-4461**