

JUST RATE

JustRate allows a homebuyer to utilize a lower competitive interest rate offered through the Mortgage Revenue Bond (MRB) program without receiving down payment assistance.

FEATURES

- 30-year fixed rate mortgage (rate subject to change)
- Receive a lower rate than any other MRB Programs
- FHA insured, VA, Rural Development, & Fannie Mae/Freddie Mac Loans
- No liquid asset limit

HOW DO I QUALIFY?

- First-time homebuyers, or persons who have not owned a principal interest in a residence in the past 3 years.
- Certain areas of the state, called "Target Areas" and Veterans are exempt from the "first-time homebuyer" rule
- Households who are within the income guidelines for the county in which they purchase a home
- Credit qualify with a participating lender
- Property must be owner-occupied & principal residence
- Homebuyer education required

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MISSISSIPPI HOME CORPORATION

Effective as of 5/19/2025		MORTGAGE REVENUE BOND INCOME LIMITS					
COUNTY	TARGET	1 to 2	3+	COUNTY	TARGET	1 to 2	3+
Adams	*	\$93,720	\$109,340	Leflore	NT/T	\$78,100/\$93,720	\$89,815/\$109,340
Alcorn	NT/T	\$78,100/\$93,720	\$89,815/\$109,340	Lincoln	NT/T	\$78,100/\$93,720	\$89,815/\$109,340
Amite	*	\$93,720	\$109,340	Lowndes	NT/T	\$79,700/\$95,640	\$91,655/\$111,580
Attala	*	\$93,720	\$109,340	Madison	NT/T	\$89,100/\$106,920	\$102,465/\$124,740
Benton	*	\$93,720	\$109,340	Marion	NT/T	\$78,100/\$93,720	\$89,815/\$109,340
Bolivar	NT/T	\$78,100/\$93,720	\$89,815/\$109,340	Marshall	*	\$93,720	\$109,340
Calhoun	*	\$93,720	\$109,340	Monroe	NT/T	\$78,100/\$93,720	\$89,815/\$109,340
Carroll	*	\$93,720	\$109,340	Montgomery	*	\$93,720	\$109,340
Chickasaw	*	\$93,720	\$109,340	Neshoba	NT/T	\$78,100/\$93,720	\$89,815/\$109,340
Choctaw		\$78,100	\$89,815	Newton	*	\$93,720	\$109,340
Claiborne	*	\$93,720	\$109,340	Noxubee	*	\$93,720	\$109,340
Clarke	*	\$93,720	\$109,340	Oktibbeha	*	\$93,720	\$109,340
Clay	NT/T	\$78,100/\$93,720	\$89,815/\$109,340	Panola	*	\$93,720	\$109,340
Coahoma	*	\$93,720	\$109,340	Pearl River	NT/T	\$78,300/\$93,960	\$90,045/\$109,620
Copiah	*	\$93,720	\$109,340	Perry	*	\$93,720	\$109,340
Covington	NT/T	\$78,100/\$93,720	\$89,815/\$109,340	Pike	*	\$93,720	\$109,340
Desoto		\$91,100	\$104,765	Pontotoc		\$78,100	\$89,815
Forrest	NT/T	\$81,200/\$97,440	\$93,380/\$113,680	Prentiss	*	\$93,720	\$109,340
Franklin	*	\$93,720	\$109,340	Quitman	*	\$93,720	\$109,340
George	*	\$93,720	\$109,340	Rankin		\$89,100	\$102,465
Greene	*	\$93,720	\$109,340	Scott	NT/T	\$78,100/\$93,720	\$89,815/\$109,340
Grenada	NT/T	\$78,100/\$93,720	\$89,815/\$109,340	Sharkey		\$78,100	\$89,815
Hancock	NT/T	\$80,600/\$96,720	\$92,690/\$112,840	Simpson	NT/T	\$78,100/\$93,720	\$89,815/\$109,340
Harrison	NT/T	\$80,600/\$96,720	\$92,690/\$112,840	Smith		\$78,100	\$89,815
Hinds	NT/T	\$89,100/\$106,920	\$102,465/\$124,740	Stone	*	\$93,720	\$109,340
Holmes	*	\$93,720	\$109,340	Sunflower	*	\$93,720	\$109,340
Humphreys	*	\$93,720	\$109,340	Tallahatchie	*	\$93,720	\$109,340
Issaquena	*	\$93,720	\$109,340	Tate		\$78,100	\$89,815
Itawamba		\$88,300	\$101,545	Tippah	NT/T	\$78,100/\$93,720	\$89,815/\$109,340
Jackson	NT/T	\$97,600/\$117,120	\$112,240/\$136,640	Tishomingo		\$78,100	\$89,815
Jasper		\$78,100	\$89,815	Tunica	*	\$93,720	\$109,340
Jefferson	*	\$93,720	\$109,340	Union		\$78,800	\$90,620
Jefferson Davis	*	\$93,720	\$109,340	Walthall	*	\$93,720	\$109,340
Jones	NT/T	\$78,100/\$93,720	\$89,815/\$109,340	Warren	NT/T	\$83,600/\$100,320	\$96,140/\$117,040
Kemper	*	\$93,720	\$109,340	Washington	*	\$93,720	\$109,340
Lafayette	NT/T	\$92,000/\$110,400	\$105,800/\$128,800	Wayne	*	\$93,720	\$109,340
Lamar	NT/T	\$81,200/\$97,440	\$93,380/\$113,680	Webster	NT/T	\$79,200/\$95,040	\$91,080/\$110,880
Lauderdale	NT/T	\$78,100/\$93,720	\$89,815/\$109,340	Wilkinson	*	\$93,720	\$109,340
Lawrence	*	\$93,720	\$109,340	Winston	*	\$93,720	\$109,340
Leake	*	\$93,720	\$109,340	Yalobusha		\$78,100	\$89,815
Lee		\$95,900	\$110,285	Yazoo	*	\$93,720	\$109,340

*Persons buying in these counties are eligible to use this product & do not have to be first time homebuyers. In the other counties, buyers must not have owned or had an interest in a principal residence in the last 3 years.

NT/T - Split counties which have both non-target & target areas. Acquisition Limits: \$380,640 (target areas) / \$314,760 (non-target areas)