

# 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 5/18/2026 |        | MORTGAGE REVENUE BOND INCOME LIMITS |                       |              |        |                      |                       |
|---------------------------|--------|-------------------------------------|-----------------------|--------------|--------|----------------------|-----------------------|
| COUNTY                    | TARGET | 1 to 2                              | 3+                    | COUNTY       | TARGET | 1 to 2               | 3+                    |
| Adams                     | *      | \$97,320                            | \$113,540             | Leflore      | *      | \$97,320             | \$113,540             |
| Alcorn                    | NT/T   | \$81,100 / \$97,320                 | \$93,265 / \$113,540  | Lincoln      | NT/T   | \$81,100 / \$97,320  | \$93,265 / \$113,540  |
| Amite                     | *      | \$97,320                            | \$113,540             | Lowndes      | NT/T   | \$81,100 / \$97,320  | \$93,265 / \$113,540  |
| Attala                    | *      | \$97,320                            | \$113,540             | Madison      | NT/T   | \$91,400 / \$109,680 | \$105,110 / \$127,960 |
| Benton                    | *      | \$97,320                            | \$113,540             | Marion       | *      | \$97,320             | \$113,540             |
| Bolivar                   | NT/T   | \$81,100 / \$97,320                 | \$93,265 / \$113,540  | Marshall     | *      | \$97,320             | \$113,540             |
| Calhoun                   | NT/T   | \$81,100 / \$97,320                 | \$93,265 / \$113,540  | Monroe       | *      | \$97,320             | \$113,540             |
| Carroll                   | *      | \$97,680                            | \$113,960             | Montgomery   | *      | \$97,320             | \$113,540             |
| Chickasaw                 | *      | \$97,320                            | \$113,540             | Neshoba      | NT/T   | \$81,100 / \$97,320  | \$93,265 / \$113,540  |
| Choctaw                   | *      | \$97,320                            | \$113,540             | Newton       | *      | \$97,320             | \$113,540             |
| Claiborne                 | *      | \$97,320                            | \$113,540             | Noxubee      | *      | \$97,320             | \$113,540             |
| Clarke                    | *      | \$97,320                            | \$113,540             | Oktibbeha    | *      | \$101,640            | \$118,580             |
| Clay                      | NT/T   | \$81,100 / \$97,320                 | \$93,265 / \$113,540  | Panola       | *      | \$97,320             | \$113,540             |
| Coahoma                   | *      | \$97,320                            | \$113,540             | Pearl River  | NT/T   | \$81,100 / \$97,320  | \$93,265 / \$113,540  |
| Copiah                    | *      | \$109,680                           | \$127,960             | Perry        | *      | \$97,320             | \$113,540             |
| Covington                 | NT/T   | \$81,100 / \$97,320                 | \$93,265 / \$113,540  | Pike         | *      | \$97,320             | \$113,540             |
| Desoto                    | NT/T   | \$92,700 / \$111,240                | \$106,605 / \$129,780 | Pontotoc     |        | \$81,100             | \$93,265              |
| Forrest                   | NT/T   | \$81,100 / \$97,320                 | \$93,265 / \$113,540  | Prentiss     | NT/T   | \$81,100 / \$97,320  | \$93,265 / \$113,540  |
| Franklin                  | *      | \$97,320                            | \$113,540             | Quitman      | *      | \$97,320             | \$113,540             |
| George                    | *      | \$97,680                            | \$113,960             | Rankin       | NT/T   | \$91,400 / \$109,680 | \$105,110 / \$127,960 |
| Greene                    | *      | \$97,320                            | \$113,540             | Scott        | NT/T   | \$81,100 / \$97,320  | \$93,265 / \$113,540  |
| Grenada                   | *      | \$97,320                            | \$113,540             | Sharkey      | NT/T   | \$81,100 / \$97,320  | \$93,265 / \$113,540  |
| Hancock                   | NT/T   | \$83,100 / \$99,720                 | \$95,565 / \$116,340  | Simpson      | NT/T   | \$81,100 / \$97,320  | \$93,265 / \$113,540  |
| Harrison                  | NT/T   | \$83,100 / \$99,720                 | \$95,565 / \$116,340  | Smith        |        | \$81,100             | \$93,265              |
| Hinds                     | NT/T   | \$91,400 / \$109,680                | \$105,110 / \$127,960 | Stone        | *      | \$101,760            | \$118,720             |
| Holmes                    | *      | \$97,320                            | \$113,540             | Sunflower    | *      | \$97,320             | \$113,540             |
| Humphreys                 | *      | \$97,320                            | \$113,540             | Tallahatchie | NT/T   | \$81,100 / \$97,320  | \$93,265 / \$113,540  |
| Issaquena                 | *      | \$97,320                            | \$113,540             | Tate         |        | \$83,000             | \$95,450              |
| Itawamba                  |        | \$84,200                            | \$96,830              | Tippah       | NT/T   | \$81,100 / \$97,320  | \$93,265 / \$113,540  |
| Jackson                   | NT/T   | \$86,800 / \$104,160                | \$99,820 / \$121,520  | Tishomingo   |        | \$81,100             | \$93,265              |
| Jasper                    | NT/T   | \$81,100 / \$97,320                 | \$93,265 / \$113,540  | Tunica       | *      | \$97,320             | \$113,540             |
| Jefferson                 | *      | \$97,320                            | \$113,540             | Union        |        | \$81,100             | \$93,265              |
| Jefferson Davis           | *      | \$97,320                            | \$113,540             | Walthall     | *      | \$97,320             | \$113,540             |
| Jones                     | NT/T   | \$81,100 / \$97,320                 | \$93,265 / \$113,540  | Warren       | NT/T   | \$84,700 / \$101,640 | \$97,405 / \$118,580  |
| Kemper                    | *      | \$97,320                            | \$113,540             | Washington   | *      | \$97,320             | \$113,540             |
| Lafayette                 | NT/T   | \$98,100 / \$117,720                | \$112,815 / \$137,340 | Wayne        | *      | \$97,320             | \$113,540             |
| Lamar                     | NT/T   | \$81,100 / \$97,320                 | \$93,265 / \$113,540  | Webster      | NT/T   | \$81,100 / \$97,320  | \$93,265 / \$113,540  |
| Lauderdale                | NT/T   | \$89,300 / \$107,160                | \$102,695 / \$125,020 | Wilkinson    | *      | \$97,320             | \$113,540             |
| Lawrence                  |        | \$81,100                            | \$93,265              | Winston      | *      | \$97,320             | \$113,540             |
| Leake                     |        | \$81,100                            | \$93,265              | Yalobusha    |        | \$81,100             | \$93,265              |
| Lee                       |        | \$81,100                            | \$93,265              | Yazoo        | *      | \$97,320             | \$113,540             |

\*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: \$382,590 (targeted areas) / \$316,373 (non-target areas)