**Section 220.102 Purpose and Objectives**

These Rules are established to accomplish the general purposes of the Act and in particular the purchasing and making of loans in accordance with the Program to achieve the following objectives: the provision of funds to finance, at interest rates below those otherwise available, residential mortgage loans for low and moderate income persons and families; the provision of housing to alleviate the shortage of adequate housing in the State for such persons and families; and the effective participation by lenders in the Program while restricting their financial return to what is necessary and reasonable to induce such participation.