

Homoburrow	4/9/2024 Borrower Down Payment Assistance				
Homebuyer					
	My FIRST Texas Ho	me (MFTH)			
First Time Homebuyer- Consider	rs income of all persons w Subject to Recaptu		ed of Trust (includi	ng NPS).	
Repayable Second Lien (30-Year Deferred)	Unassisted No DPA	2% DPA	3% DPA	4% DPA	5% DPA
Bond Funded Loan (FHA, USDA, VA)	5.625%	6.125%	6.625%	N/A	N/A
Targeted Area Bond Funded Loan (FHA, USDA, VA)	5.375%	5.875%	6.375%	N/A	N/A
СОМВО:	My FIRST Texas He	ome (MFTH) +	MCC		
First Time Homebuyer- Consider	•	who will sign the De ect to Recapture ta	•	ng NPS).	
	Unassisted	2%	3%	4%	5%
Repayable Second Lien (30-Year Deferred)	No DPA	DPA	DPA	DPA	DPA
COMBO Funded Loan (FHA, USDA, VA)		N/A	N/A	N/A	N/A
Targeted Area COMBO Funded Loan (FHA, USDA, VA)		7.000%	7.250%	7.375%	N/A
3-Year Forgivable Second Lien					
COMBO Funded Loan (FHA, USDA, VA)		N/A	N/A	N/A	N/A
Fargeted Area COMBO Funded Loan (FHA, USDA, VA)		7.125%	7.375%	7.625%	N/A
Mv CHOI	CE Texas Home (M	CTH) FORGIV <i>A</i>	\BLE		
No First Time Homebuyer Req	•			re tax.	
3-Year Forgivable Second Lien		2%	3%	4%	5%
3-1 car i orgivable Second Lien		DPA	DPA	DPA	DPA
Government (FHA/USDA/VA)		7.125%	7.375%	7.625%	N/A
Conventional FNMA HFA Preferred Under 80% AMI		7.750%	8.125%	8.375%	N/A
Conventional FNMA HFA Preferred Over 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI		7.875% 7.500%	8.250% 7.875%	8.500% 8.250%	N/A N/A
Conventional FHLMC HFA Advantage Order 80% AMI		7.625%	8.000%	8.375%	N/A
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	ICE Texas Home (M				
My CHO No First Time Homebuyer Requ	•	alifying income. Not	t subject to recaptu		F0/
	•	alifying income. Not	t subject to recaptu 3%	4%	5% DPA
No First Time Homebuyer Required Repayable Second Lien (30-Year Deferred)	•	alifying income. Not 2% DPA	t subject to recaptu 3% DPA	4% DPA	DPA
No First Time Homebuyer Required Repayable Second Lien (30-Year Deferred) Sovernment (FHA/USDA/VA)	•	alifying income. Not	t subject to recaptu 3%	4%	
No First Time Homebuyer Requirement (Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI	•	alifying income. Not 2% DPA 7.000%	subject to recaptu 3% DPA 7.250%	4% DPA 7.375%	DPA N/A
No First Time Homebuyer Requirement (Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Preferred Over 80% AMI	•	2% DPA 7.000% 7.625%	3% DPA 7.250% 7.875%	4% DPA 7.375% 8.125%	DPA N/A N/A
No First Time Homebuyer Requirement (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Preferred Over 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI	•	2% DPA 7.000% 7.625% 7.750%	7.250% 7.875%	4% DPA 7.375% 8.125% 8.250%	DPA N/A N/A N/A
Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Preferred Over 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Applicable to	all Loans Originated thro	7.000% 7.625% 7.250% 7.375%	7.250% 7.875% 7.625% 7.750%	4% DPA 7.375% 8.125% 8.250% 7.875%	DPA N/A N/A N/A N/A
Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Preferred Over 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Applicable to Origination Points	all Loans Originated through	7.000% 7.625% 7.750% 7.375% ugh the above loan	3% DPA 7.250% 7.875% 7.875% 7.625% 7.750%	4% DPA 7.375% 8.125% 8.250% 7.875%	DPA N/A N/A N/A N/A N/A
Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Preferred Over 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Applicable to Origination Points Origination Points to SRP Lender	all Loans Originated through 2.50%	7.000% 7.625% 7.750% 7.375% ugh the above loan	3% DPA 7.250% 7.875% 7.875% 7.625% 7.750% options oans are required t	4% DPA 7.375% 8.125% 8.250% 7.875% 8.000%	DPA N/A N/A N/A N/A N/A
Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Preferred Over 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Applicable to Origination Points Origination Points to SRP Lender Program Compliance Fee* (Hilltop)	all Loans Originated through 2.50% \$225	7.000% 7.625% 7.750% 7.375% ugh the above loan	7.250% 7.875% 7.625% 7.750% options oans are required t Extensions available	4% DPA 7.375% 8.125% 8.250% 7.875% 8.000% be closed in 60 days at the following cost:	DPA N/A N/A N/A N/A N/A
Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Preferred Over 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Applicable to Origination Points Origination Points to SRP Lender Program Compliance Fee* (Hilltop) MCC Issuance Fee (Hilltop)	all Loans Originated through 2.50% \$225 \$400	7.000% 7.625% 7.750% 7.375% ugh the above loan	7.250% 7.875% 7.625% 7.750% options extensions available 7 Days	4% DPA 7.375% 8.125% 8.250% 7.875% 8.000% be closed in 60 days at the following cost: 0.0625%	DPA N/A N/A N/A N/A N/A
No First Time Homebuyer Requirement (FHA/USDA/VA) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Preferred Over 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI	all Loans Originated through 2.50% \$225	7.000% 7.625% 7.750% 7.375% ugh the above loan	7.250% 7.875% 7.625% 7.750% options oans are required t Extensions available	4% DPA 7.375% 8.125% 8.250% 7.875% 8.000% be closed in 60 days at the following cost:	DPA N/A N/A N/A N/A N/A
Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Preferred Over 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Applicable to Origination Points Origination Points to SRP Lender Program Compliance Fee* (Hilltop) MCC Issuance Fee (Hilltop) Purchase Review Fee (IHFA)	all Loans Originated through 2.50% \$2.50% \$225 \$400 \$150	7.000% 7.625% 7.750% 7.375% ugh the above loan	7.250% 7.875% 7.875% 7.625% 7.750% options oans are required t Extensions available 7 Days 15 Days	4% DPA 7.375% 8.125% 8.250% 7.875% 8.000% be closed in 60 days at the following cost: 0.0625% 0.1250%	DPA N/A N/A N/A N/A N/A

For more info, please visit: https://thetexashomebuyerprogram.com/additional-grant-down-payment-assistance