

## 4/29/2024

Homebuyer	4/29/2024  Borrower Down Payment Assistance				
Program					
	My FIRST Texas Ho	me (MFTH)			
First Time Homebuyer- Conside	ers income of all persons w	ho will sign the De	ed of Trust (includi	ng NPS).	
	Subject to Recaptu		,	,	
Repayable Second Lien (30-Year Deferred)	Unassisted	2%	3%	4%	5%
Pond Fundad Loop (FHA LISDA MA)	No DPA N/A	<b>DPA</b> N/A	<b>DPA</b>	<b>DPA</b> N/A	<b>DPA</b> N/A
Bond Funded Loan (FHA, USDA, VA)  Fargeted Area Bond Funded Loan (FHA, USDA, VA)	5.375%	N/A N/A	6.750% 6.375%	N/A N/A	N/A N/A
argeted Area Bolld Fullded Loan (FRA, USDA, VA)	3.37376	IV/A	0.37376	IN/A	IN/A
СОМВО	): My FIRST Texas Ho	ome (MFTH) +	мсс		
First Time Homebuyer- Consideration 20%	•	ho will sign the De	•	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)		7.250%	7.375%	7.750%	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)		7.375%	7.625%	7.875%	N/A
My CHC	DICE Texas Home (Mo	CTH) FORGIVA	ABLE		
No First Time Homebuyer Re	•	•		re tax.	
	4	2%	3%	4%	5%
3-Year Forgivable Second Lien		DPA	DPA	DPA	DPA
Government (FHA/USDA/VA)		7.375%	7.625%	7.875%	N/A
conventional <b>FNMA HFA Preferred</b> Under 80% AMI		8.125%	8.375%	N/A	N/A
Conventional FNMA HFA Preferred Over 80% AMI		8.125%	8.500%	N/A	N/A
Conventional <b>FHLMC HFA Advantage</b> Under 80% AMI		7.750%	8.125%	8.500%	N/A
		7.875%	0.2500/	NI/A	
Conventional <b>FHLMC HFA Advantage</b> Over 80% AMI		7.07576	8.250%	N/A	N/A
	DICE Texas Home (M			IV/A	N/A
	DICE Texas Home (M	CTH) REPAYA	BLE		N/A
My CHO  No First Time Homebuyer Re	•	CTH) REPAYA	BLE		N/A 5%
My CHO  No First Time Homebuyer Re  Repayable Second Lien (30-Year Deferred)	•	CTH) REPAYA lifying income. Not 2% DPA	ABLE t subject to recaptu	re tax. 4% DPA	5% DPA
My CHO  No First Time Homebuyer Re  Repayable Second Lien (30-Year Deferred)  Bovernment (FHA/USDA/VA)	•	CTH) REPAYA  lifying income. Not  2%  DPA  7.250%	ABLE t subject to recaptur 3% DPA 7.375%	re tax.  4%  DPA  7.750%	<b>5%</b> <b>DPA</b> N/A
My CHO  No First Time Homebuyer Re  Repayable Second Lien (30-Year Deferred)  Sovernment (FHA/USDA/VA)  Conventional FNMA HFA Preferred Under 80% AMI	•	CTH) REPAYA  lifying income. Not  2%  DPA  7.250%  7.875%	ABLE  t subject to recapture  3%  DPA  7.375%  8.125%	re tax.  4%  DPA  7.750%  8.375%	<b>5% DPA</b> N/A N/A
My CHO  No First Time Homebuyer Re  Repayable Second Lien (30-Year Deferred)  Sovernment (FHA/USDA/VA)  Conventional FNMA HFA Preferred Under 80% AMI  Conventional FNMA HFA Preferred Over 80% AMI	•	CTH) REPAYA  lifying income. Not  2%  DPA  7.250%  7.875%  8.000%	ABLE  **subject to recapture  3%  DPA  7.375%  8.125%  8.250%	re tax.  4%  DPA  7.750%  8.375%  8.500%	5% DPA N/A N/A N/A
My CHO  No First Time Homebuyer Re  Repayable Second Lien (30-Year Deferred)  Sovernment (FHA/USDA/VA)  Sonventional FNMA HFA Preferred Under 80% AMI  Sonventional FNMA HFA Preferred Over 80% AMI  Sonventional FHLMC HFA Advantage Under 80% AMI	•	CTH) REPAYA  lifying income. Not  2%  DPA  7.250%  7.875%  8.000%  7.625%	ABLE  t subject to recapture  3%  DPA  7.375%  8.125%  8.250%  7.875%	7e tax.  4%  DPA  7.750%  8.375%  8.500%  8.125%	5% DPA N/A N/A N/A N/A
My CHO  No First Time Homebuyer Re  Repayable Second Lien (30-Year Deferred)  Sovernment (FHA/USDA/VA)  Conventional FNMA HFA Preferred Under 80% AMI  Conventional FNMA HFA Preferred Over 80% AMI  Conventional FHLMC HFA Advantage Under 80% AMI	•	CTH) REPAYA  lifying income. Not  2%  DPA  7.250%  7.875%  8.000%	ABLE  **subject to recapture  3%  DPA  7.375%  8.125%  8.250%	re tax.  4%  DPA  7.750%  8.375%  8.500%	5% DPA N/A N/A N/A
My CHO  No First Time Homebuyer Re  Repayable Second Lien (30-Year Deferred)  Sovernment (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	•	CTH) REPAYA  Iifying income. Not  2%  DPA  7.250%  7.875%  8.000%  7.625%  7.750%	3% DPA 7.375% 8.125% 8.250% 7.875% 8.000%	7e tax.  4%  DPA  7.750%  8.375%  8.500%  8.125%	5% DPA N/A N/A N/A N/A
My CHO  No First Time Homebuyer Re  Repayable Second Lien (30-Year Deferred)  Sovernment (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 trigination Points	o all Loans Originated throu	CTH) REPAYA  Iifying income. Note  2%  DPA  7.250%  7.875%  8.000%  7.625%  7.750%  ugh the above loan	3% DPA 7.375% 8.125% 8.250% 7.875% 8.000%	7e tax.  4%  DPA  7.750%  8.375%  8.500%  8.125%	5% DPA N/A N/A N/A N/A
My CHO  No First Time Homebuyer Re  Repayable Second Lien (30-Year Deferred)  Sovernment (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 rigination Points  rigination Points to SRP Lender	o all Loans Originated through 2.50%	CTH) REPAYA  Iifying income. Note  2%  DPA  7.250%  7.875%  8.000%  7.625%  7.750%  ugh the above loan	3% DPA 7.375% 8.125% 8.250% 7.875% 8.000%  options coans are required to	re tax.  4%  DPA  7.750%  8.375%  8.500%  8.125%  8.250%  be closed in 60 days	5% DPA N/A N/A N/A N/A
My CHO  No First Time Homebuyer Re  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 rigination Points  rigination Points to SRP Lender  compliance File Review Fee* (Hilltop)	o all Loans Originated through the control of the c	CTH) REPAYA  Iifying income. Note  2%  DPA  7.250%  7.875%  8.000%  7.625%  7.750%  ugh the above loan	ABLE  t subject to recapture  3% DPA 7.375% 8.125% 8.250% 7.875% 8.000%  options coans are required to Extensions available	7e tax.  4% DPA 7.750% 8.375% 8.500% 8.125% 8.250%  be closed in 60 days at the following cost:	5% DPA N/A N/A N/A N/A
My CHO  No First Time Homebuyer Re  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 brigination Points  Origination Points to SRP Lender  Ompliance File Review Fee* (Hilltop)  ICC Issuance Fee (Hilltop)	o all Loans Originated through the second se	CTH) REPAYA  Iifying income. Note  2%  DPA  7.250%  7.875%  8.000%  7.625%  7.750%  ugh the above loan	ABLE  t subject to recapture  3% DPA  7.375% 8.125% 8.250% 7.875% 8.000%  options coans are required to Extensions available 7 Days	7.750% 8.375% 8.500% 8.125% 8.250%  be closed in 60 days at the following cost: 0.0625%	5% DPA N/A N/A N/A N/A
My CHO  No First Time Homebuyer Re  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  Origination Points  Origination Points to SRP Lender  Compliance File Review Fee* (Hilltop)  MCC Issuance Fee (Hilltop)  Ourchase File Review Fee (IHFA)	o all Loans Originated through 2.50% \$2.50% \$225 \$400 \$150	CTH) REPAYA  Iifying income. Note  2%  DPA  7.250%  7.875%  8.000%  7.625%  7.750%  ugh the above loan	ABLE  t subject to recapture  3% DPA  7.375% 8.125% 8.250% 7.875% 8.000%  options  coans are required to Extensions available 7 Days 15 Days	7.750% 8.375% 8.500% 8.125% 8.250%  be closed in 60 days at the following cost: 0.0625% 0.1250%	5% DPA N/A N/A N/A N/A
My CHO  No First Time Homebuyer Re  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 Drigination Points  Origination Points to SRP Lender  Compliance File Review Fee* (Hilltop)  MCC Issuance Fee (Hilltop)	o all Loans Originated through the second se	CTH) REPAYA  Iifying income. Note  2%  DPA  7.250%  7.875%  8.000%  7.625%  7.750%  ugh the above loan	ABLE  t subject to recapture  3% DPA  7.375% 8.125% 8.250% 7.875% 8.000%  options coans are required to Extensions available 7 Days	7.750% 8.375% 8.500% 8.125% 8.250%  be closed in 60 days at the following cost: 0.0625%	5% DPA N/A N/A N/A N/A

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