

5/3/2024

Homobuyov	5/3/2024 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)	N/A	N/A	6.750%	N/A	N/A
Fargeted Area Bond Funded Loan (FHA, USDA, VA)	5.375%	N/A	6.375%	N/A	N/A
COMBO:	My FIRST Texas He	ome (MFTH) +	MCC		
First Time Homebuyer- Consider	·	ho will sign the De	•	ng NPS).	
Demovable Cocond Lien (20 Veer Deferred)	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
argeted Area COMBO Funded Loan (FHA, USDA, VA)		7.125%	7.250%	7.500%	N/A
3-Year Forgivable Second Lien					
COMBO Funded Loan (FHA, USDA, VA)		N/A	N/A	N/A	N/A
argeted Area COMBO Funded Loan (FHA, USDA, VA)		7.250%	7.500%	7.750%	N/A
My CHOI	CE Texas Home (M	CTH) FORGIVA	ABLE		
No First Time Homebuyer Req	uirement - 1003/credit qua	lifying income. Not	t subject to recaptu	re tax.	
3-Year Forgivable Second Lien		2%	3%	4%	5%
		DPA	DPA	DPA	DPA
Sovernment (FHA/USDA/VA) Sonventional FNMA HFA Preferred Under 80% AMI		7.250% 8.000%	7.500% 8.250%	7.750% N/A	N/A N/A
Conventional FNMA HFA Preferred Over 80% AMI		8.125%	8.375%	N/A	N/A
Conventional FHLMC HFA Advantage Under 80% AMI		7.750%	8.000%	8.375%	N/A
Conventional FHLMC HFA Advantage Over 80% AMI		7.750%	8.125%	8.500%	N/A
My CHO	ICE Texas Home (M	CTH) REPAYA	BLE		
		· · · · · · · · · · · · · · · · · · ·			
No First Time Homebuyer Req	uirement - 1003/credit qua	lifying income. Not	t subject to recaptu	re tax.	
	uirement - 1003/credit qua	2%	3%	4%	5%
Repayable Second Lien (30-Year Deferred)	uirement - 1003/credit qua	2% DPA	3% DPA	4% DPA	DPA
Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA)	uirement - 1003/credit qua	2% DPA 7.125%	3% DPA 7.250%	4% DPA 7.500%	DPA N/A
Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI	uirement - 1003/credit qua	2% DPA 7.125% 7.750%	3% DPA 7.250% 8.000%	4% DPA 7.500% 8.250%	DPA 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	uirement - 1003/credit qua	2% DPA 7.125% 7.750% 7.875%	3% DPA 7.250% 8.000% 8.125%	4% DPA 7.500% 8.250% 8.375%	DPA N/A N/A N/A
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	uirement - 1003/credit qua	2% DPA 7.125% 7.750% 7.875% 7.500%	3% DPA 7.250% 8.000% 8.125% 7.750%	4% DPA 7.500% 8.250% 8.375% 8.000%	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	uirement - 1003/credit qua	2% DPA 7.125% 7.750% 7.875%	3% DPA 7.250% 8.000% 8.125%	4% DPA 7.500% 8.250% 8.375%	DPA N/A N/A N/A
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	all Loans Originated thro	2% DPA 7.125% 7.750% 7.875% 7.500% 7.625%	3% DPA 7.250% 8.000% 8.125% 7.750% 7.875%	4% DPA 7.500% 8.250% 8.375% 8.000%	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	2% DPA 7.125% 7.750% 7.875% 7.500% 7.625% ugh the above loan	3% DPA 7.250% 8.000% 8.125% 7.750% 7.875%	4% DPA 7.500% 8.250% 8.375% 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	all Loans Originated through the second of t	2% DPA 7.125% 7.750% 7.875% 7.500% 7.625% ugh the above loan	3% DPA 7.250% 8.000% 8.125% 7.750% 7.875% options coans are required t	4% DPA 7.500% 8.250% 8.375% 8.000% 8.125% o be closed in 60 day	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 Compliance File Review Fee* (Hilltop)	all Loans Originated through the control of the con	2% DPA 7.125% 7.750% 7.875% 7.500% 7.625% ugh the above loan	3% DPA 7.250% 8.000% 8.125% 7.750% 7.875% options oans are required t Extensions available	4% DPA 7.500% 8.250% 8.375% 8.000% 8.125% o be closed in 60 day e 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 Applicable to Origination Points Origination Points to SRP Lender Compliance File Review Fee* (Hilltop) MCC Issuance Fee (Hilltop)	all Loans Originated through the second of t	2% DPA 7.125% 7.750% 7.875% 7.500% 7.625% ugh the above loan	3% DPA 7.250% 8.000% 8.125% 7.750% 7.875% options coans are required t	4% DPA 7.500% 8.250% 8.375% 8.000% 8.125% o be closed in 60 day	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	all Loans Originated through 10% 2.50% \$225 \$400	2% DPA 7.125% 7.750% 7.875% 7.500% 7.625% ugh the above loan	3% DPA 7.250% 8.000% 8.125% 7.750% 7.875% options coans are required t Extensions available 7 Days	4% DPA 7.500% 8.250% 8.375% 8.000% 8.125% o be closed in 60 day e at the following cost: 0.0625%	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 Compliance File Review Fee* (Hilltop) MCC Issuance Fee (Hilltop) Purchase File Review Fee (IHFA)	all Loans Originated through 0% 2.50% \$225 \$400 \$150	2% DPA 7.125% 7.750% 7.875% 7.500% 7.625% ugh the above loan	3% DPA 7.250% 8.000% 8.125% 7.750% 7.875% options coans are required t Extensions available 7 Days 15 Days	4% DPA 7.500% 8.250% 8.375% 8.000% 8.125% o be closed in 60 day e 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