

5/7/2024

Homebuyer	5/7/2024 Borrower Down Payment Assistance				
Program					
	My FIRST Texas Ho	me (MFTH)			
First Time Homebuyer- Conside	ers income of all persons w Subject to Recaptu		ed of Trust (including	g NPS).	
Repayable Second Lien (30-Year Deferred)	Unassisted No DPA	2% DPA	3% DPA	4% DPA	5% DPA
Bond Funded Loan (FHA, USDA, VA)	5.750%	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
СОМВО	: My FIRST Texas Ho	ome (MFTH) + N	МСС		
First Time Homebuyer- Conside		_		g NPS).	
ZU /6 N	Unassisted	ect to Recapture tax 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
Targeted Area COMBO Funded Loan (FHA, USDA, VA)		7.375%	7.500%	7.875%	N/A
				7.0.070	,, .
My CHC	OICE Texas Home (MC	CTH) FORGIVA	BLE		
No First Time Homebuyer Re	quirement - 1003/credit qua				
3-Year Forgivable Second Lien		2%	3%	4%	5%
Occupant (FUA/UODANA)		DPA	DPA	DPA	DPA
Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI		7.375% 8.000%	7.500% 8.250%	7.875% N/A	N/A N/A
Conventional FNMA HFA Preferred Over 80% AMI		8.125%	8.375%	N/A	N/A
		0.12370			
		7 750%	8 000%		N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI		7.750% 7.750%	8.000% 8.125%	8.375% 8.500%	N/A N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI	DICE Taxas Home (M	7.750%	8.125%		
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI	DICE Texas Home (M	7.750%	8.125% BLE	8.500%	
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Re	•	7.750%	8.125% BLE	8.500%	
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC	•	7.750% CTH) REPAYAI lifying income. Not	8.125% BLE subject to recapture	8.500% tax.	N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Record Lien (30-Year Deferred)	•	7.750% CTH) REPAYAI lifying income. Not 2%	8.125% BLE subject to recapture 3%	8.500% tax.	N/A 5%
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Rec Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI	•	7.750% CTH) REPAYAI lifying income. Not 2% DPA 7.250% 7.750%	8.125% BLE subject to recapture 3% DPA 7.375% 8.000%	8.500% • tax. 4% DPA 7.750% 8.250%	5% DPA N/A N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Rec Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI	•	7.750% CTH) REPAYAI lifying income. Not 2% DPA 7.250%	8.125% BLE subject to recapture 3% DPA 7.375%	8.500% • tax. 4% DPA 7.750%	5% DPA N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Rec Repayable Second Lien (30-Year Deferred) Sovernment (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Preferred Over 80% AMI	•	7.750% CTH) REPAYAI lifying income. Not 2% DPA 7.250% 7.750%	8.125% BLE subject to recapture 3% DPA 7.375% 8.000%	8.500% • tax. 4% DPA 7.750% 8.250%	5% DPA N/A N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Rec 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	•	7.750% CTH) REPAYAI lifying income. Not	8.125% BLE subject to recapture 3% DPA 7.375% 8.000% 8.125%	8.500% 4% DPA 7.750% 8.250% 8.375%	5% DPA N/A N/A N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Rec 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	quirement - 1003/credit qua	7.750% CTH) REPAYAI lifying income. Not	8.125% BLE subject to recapture 3% DPA 7.375% 8.000% 8.125% 7.750% 7.875%	8.500% 4% DPA 7.750% 8.250% 8.375% 8.000%	5% DPA N/A N/A N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Rec 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	quirement - 1003/credit qua o all Loans Originated throu	7.750% CTH) REPAYAI lifying income. Not 2% DPA 7.250% 7.750% 7.875% 7.500% 7.625% agh the above loan	8.125% BLE subject to recapture 3% DPA 7.375% 8.000% 8.125% 7.750% 7.875% options	8.500% 4% DPA 7.750% 8.250% 8.375% 8.000%	5% DPA N/A N/A N/A N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Rec 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	o all Loans Originated throu	7.750% CTH) REPAYAI lifying income. Not 2% DPA 7.250% 7.750% 7.875% 7.500% 7.625% agh the above loan	8.125% BLE subject to recapture	8.500% PA 7.750% 8.250% 8.375% 8.000% 8.125% Declosed in 60 days	5% DPA N/A N/A N/A N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Rec 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)	o all Loans Originated throu 0% 2.50% \$225	7.750% CTH) REPAYAI lifying income. Not 2% DPA 7.250% 7.750% 7.875% 7.500% 7.625% agh the above loan	8.125% BLE subject to recapture 3% DPA 7.375% 8.000% 8.125% 7.750% 7.875% options Loans are required to extensions available	8.500% PA 7.750% 8.250% 8.375% 8.000% 8.125% Declosed in 60 days at the following cost:	5% DPA N/A N/A N/A N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Ref 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 Origination Points Origination Points to SRP Lender Compliance File Review Fee* (Hilltop) MCC Issuance Fee (Hilltop)	o all Loans Originated throu 0% 2.50% \$225 \$400	7.750% CTH) REPAYAI lifying income. Not 2% DPA 7.250% 7.750% 7.875% 7.500% 7.625% agh the above loan	8.125% BLE subject to recapture 3% DPA 7.375% 8.000% 8.125% 7.750% 7.875% options Loans are required to Extensions available 7 Days	8.500% PA 7.750% 8.250% 8.375% 8.000% 8.125% Declosed in 60 days at the following cost: 0.0625%	5% DPA N/A N/A N/A N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Ref 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 Conventional FHLMC HFA Advantage Over 80% AMI Purplicable to Origination Points Origination Points to SRP Lender Compliance File Review Fee* (Hilltop) Purchase File Review Fee (IHFA)	o all Loans Originated throu 0% 2.50% \$225 \$400 \$150	7.750% CTH) REPAYAI lifying income. Not 2% DPA 7.250% 7.750% 7.875% 7.500% 7.625% agh the above loan	8.125% BLE subject to recapture 3% DPA 7.375% 8.000% 8.125% 7.750% 7.875% options Loans are required to Extensions available 7 Days 15 Days	8.500% PA 7.750% 8.250% 8.375% 8.000% 8.125% Declosed in 60 days at the following cost: 0.0625% 0.1250%	5% DPA N/A N/A N/A N/A
Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHC No First Time Homebuyer Receptable 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	o all Loans Originated throu 0% 2.50% \$225 \$400	7.750% CTH) REPAYAI lifying income. Not 2% DPA 7.250% 7.750% 7.875% 7.500% 7.625% agh the above loan	8.125% BLE subject to recapture 3% DPA 7.375% 8.000% 8.125% 7.750% 7.875% options Loans are required to Extensions available 7 Days	8.500% PA 7.750% 8.250% 8.375% 8.000% 8.125% Declosed 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