

Homebuyer	5/8/2024  Borrower Down Payment Assistance				
Homebuyer					
	My FIRST Texas Ho	me (MFTH)			
First Time Homebuyer- Conside	rs income of all persons w Subject to Recaptu	•	ed of Trust (including	g NPS).	
	Unassisted	2%	3%	4%	5%
Repayable Second Lien (30-Year Deferred)	No DPA	DPA	DPA	DPA	DPA
ond Funded Loan (FHA, USDA, VA)	5.750%	N/A	6.750%	N/A	N/A
rgeted Area Bond Funded Loan (FHA, USDA, VA)	5.375%	N/A	6.750%	N/A	N/A
сомво	: My FIRST Texas Ho	ome (MFTH) + N	исс		
First Time Homebuyer- Conside 20% M		ho will sign the Dee		g NPS).	
	Unassisted	2%	3%	4%	5%
Repayable Second Lien (30-Year Deferred)	No DPA	DPA	DPA	DPA	DPA
DMBO Funded Loan (FHA, USDA, VA)		N/A	N/A	N/A	N/A
rgeted Area COMBO Funded Loan (FHA, USDA, VA)		7.250%	7.375%	7.750%	N/A
3-Year Forgivable Second Lien					
DMBO Funded Loan (FHA, USDA, VA)		N/A	N/A	N/A	N/A
rgeted Area COMBO Funded Loan (FHA, USDA, VA)		7.375%	7.500%	7.875%	N/A
My CHO	ICE Texas Home (M	CTH) FORGIVA	BLE		
No First Time Homebuyer Rec	·	•		tax.	
3-Year Forgivable Second Lien		2%	3%	4%	5%
		DPA	DPA	DPA	DPA
vernment (FHA/USDA/VA) nventional FNMA HFA Preferred Under 80% AMI		7.375% 8.000%	7.500% 8.250%	7.875% N/A	N/A N/A
nventional FNMA HFA Preferred Order 80% AMI		8.125%	8.375%	N/A	N/A
nventional <b>FHLMC HFA Advantage</b> Under 80% AMI		7.750%	8.000%	8.375%	N/A
nventional <b>FHLMC HFA Advantage</b> Over 80% AMI		7.750%	8.125%	8.500%	N/A
My CHO	DICE Texas Home (M	CTH) REPAYAI	BLE		
No First Time Homebuyer Rec		•			
,	juirement - 1003/credit qua	lifying income. Not	subject to recapture	tax.	
	juirement - 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) vernment (FHA/USDA/VA)	uirement - 1003/credit qua	2% DPA 7.250%	<b>3%</b> <b>DPA</b> 7.375%	4% DPA 7.750%	<b>DPA</b> N/A
Repayable Second Lien (30-Year Deferred) vernment (FHA/USDA/VA) nventional FNMA HFA Preferred Under 80% AMI	uirement - 1003/credit qua	2% DPA 7.250% 7.750%	<b>3%</b> <b>DPA</b> 7.375% 8.000%	<b>4%</b> <b>DPA</b> 7.750% 8.375%	<b>DPA</b> N/A N/A
Repayable Second Lien (30-Year Deferred)  vernment (FHA/USDA/VA)  nventional FNMA HFA Preferred Under 80% AMI  nventional FNMA HFA Preferred Over 80% AMI	uirement - 1003/credit qua	2% DPA 7.250% 7.750% 7.875%	3% DPA 7.375% 8.000% 8.250%	<b>4% DPA</b> 7.750% 8.375% 8.375%	DPA N/A N/A N/A
Repayable Second Lien (30-Year Deferred)  overnment (FHA/USDA/VA)  onventional FNMA HFA Preferred Under 80% AMI  onventional FNMA HFA Preferred Over 80% AMI  onventional FHLMC HFA Advantage Under 80% AMI	uirement - 1003/credit qua	2% DPA 7.250% 7.750%	<b>3%</b> <b>DPA</b> 7.375% 8.000%	<b>4%</b> <b>DPA</b> 7.750% 8.375%	<b>DPA</b> N/A N/A
Repayable Second Lien (30-Year Deferred)  overnment (FHA/USDA/VA)  onventional FNMA HFA Preferred Under 80% AMI onventional FHLMC HFA Advantage Under 80% AMI onventional FHLMC HFA Advantage Over 80% AMI	p all Loans Originated thro	2% DPA 7.250% 7.750% 7.875% 7.500% 7.625%	3% DPA 7.375% 8.000% 8.250% 7.750% 7.875%	4% DPA 7.750% 8.375% 8.375% 8.000%	DPA N/A N/A N/A N/A
Repayable Second Lien (30-Year Deferred)  overnment (FHA/USDA/VA)  overnment FNMA HFA Preferred Under 80% AMI overntional FNMA HFA Preferred Over 80% AMI overntional FHLMC HFA Advantage Under 80% AMI overntional FHLMC HFA Advantage Over 80% AMI  Applicable to	o all Loans Originated throu	2% DPA 7.250% 7.750% 7.875% 7.500% 7.625%	3% DPA 7.375% 8.000% 8.250% 7.750% 7.875%	4% DPA 7.750% 8.375% 8.375% 8.000%	DPA N/A N/A N/A N/A
Repayable Second Lien (30-Year Deferred)  overnment (FHA/USDA/VA)  overnment (FHA/USDA/VA)  overnment FNMA HFA Preferred Under 80% AMI overntional FNMA HFA Preferred Over 80% AMI overntional FHLMC HFA Advantage Under 80% AMI overntional FHLMC HFA Advantage Over 80% AMI  Applicable to gination Points gination Points to SRP Lender	o all Loans Originated throu 0% 2.50%	2% DPA 7.250% 7.750% 7.875% 7.500% 7.625%	3% DPA 7.375% 8.000% 8.250% 7.750% 7.875%  options  Loans are required to	4% DPA 7.750% 8.375% 8.375% 8.000% 8.125%	DPA N/A N/A N/A N/A
Repayable Second Lien (30-Year Deferred)  Invernment (FHA/USDA/VA) Inventional FNMA HFA Preferred Under 80% AMI Inventional FNMA HFA Preferred Over 80% AMI Inventional FHLMC HFA Advantage Under 80% AMI Inventional FHLMC HFA Advantage Over 80% AMI  Applicable to gination Points Inventional SRP Lender Inpliance File Review Fee* (Hilltop)	o all Loans Originated throu 0% 2.50% \$225	2% DPA 7.250% 7.750% 7.875% 7.500% 7.625%	3% DPA 7.375% 8.000% 8.250% 7.750% 7.875%  options  coans are required to	4% DPA 7.750% 8.375% 8.375% 8.000% 8.125%  Description be closed in 60 days at the following cost:	DPA N/A N/A N/A N/A
Repayable Second Lien (30-Year Deferred)  Experiment (FHA/USDA/VA)  Experiment (FHA/USDA/VA)  Experiment FNMA HFA Preferred Under 80% AMI  Experiment FNMA HFA Preferred Over 80% AMI  Experiment FNMC HFA Advantage Under 80% AMI  Experiment FHLMC HFA Advantage Over 80% AMI  Applicable to gination Points  gination Points to SRP Lender  Experiment File Review Fee* (Hilltop)  Compariment Inc. (Compariment Inc.)	o all Loans Originated through 0% 2.50% \$225 \$400	2% DPA 7.250% 7.750% 7.875% 7.500% 7.625%	3% DPA 7.375% 8.000% 8.250% 7.750% 7.875%  options  coans are required to  Extensions available 7 Days	4% DPA 7.750% 8.375% 8.375% 8.000% 8.125%  b be closed in 60 days at the following cost: 0.0625%	DPA N/A N/A N/A N/A
Repayable Second Lien (30-Year Deferred)  Devernment (FHA/USDA/VA)  Denventional FNMA HFA Preferred Under 80% AMI  Denventional FNMA HFA Preferred Over 80% AMI  Denventional FHLMC HFA Advantage Under 80% AMI  Denventional FHLMC HFA Advantage Over 80% AMI  Applicable to gination Points  gination Points to SRP Lender  mpliance File Review Fee* (Hilltop)  CC Issuance Fee (Hilltop)  rchase File Review Fee (IHFA)	2.50% \$225 \$400 \$150	2% DPA 7.250% 7.750% 7.875% 7.500% 7.625%	3% DPA 7.375% 8.000% 8.250% 7.750% 7.875%  options  coans are required to  Extensions available 7 Days 15 Days	4% DPA 7.750% 8.375% 8.375% 8.000% 8.125%  b be closed in 60 days at the following cost: 0.0625% 0.1250%	DPA N/A N/A N/A N/A
Repayable Second Lien (30-Year Deferred)  Devernment (FHA/USDA/VA)  Deventional FNMA HFA Preferred Under 80% AMI  Deventional FNMA HFA Preferred Over 80% AMI  Deventional FHLMC HFA Advantage Under 80% AMI  Deventional FHLMC HFA Advantage Over 80% AMI  Applicable to gination Points  gination Points to SRP Lender  Impliance File Review Fee* (Hilltop)  CC Issuance Fee (Hilltop)	o all Loans Originated through 0% 2.50% \$225 \$400	2% DPA 7.250% 7.750% 7.875% 7.500% 7.625%	3% DPA 7.375% 8.000% 8.250% 7.750% 7.875%  options  coans are required to  Extensions available 7 Days	4% DPA 7.750% 8.375% 8.375% 8.000% 8.125%  b be closed in 60 days at the following cost: 0.0625%	DPA N/A N/A N/A N/A

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