

Homebuyer	5/20/2024 Borrower Down Payment Assistance				
Program					
	My FIRST Texas Hoi	me (MFTH)			
First Time Homebuyer- Consider	rs 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%
	No DPA	DPA	DPA	DPA	DPA
Bond Funded Loan (FHA, USDA, VA)	N/A	N/A	N/A	N/A	N/A
Fargeted Area Bond Funded Loan (FHA, USDA, VA)	N/A	N/A	N/A	N/A	N/A
сомво:	My FIRST Texas Ho	ome (MFTH) +	мсс		
First Time Homebuyer- Consider		ho 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
Fargeted 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
Targeted Area COMBO Funded Loan (FHA, USDA, VA)		7.125%	7.375%	7.625%	N/A
My CHOI	CE Texas Home (M 0	TH) FORGIVA	ARI F		
, 61161	oe roxuo rionio (iii		ADLL .		
No First Time Homebuyer Requ	•	•		re tax.	
No First Time Homebuyer Requ	•	lifying income. Not	t subject to recaptu 3%	4%	5%
No First Time Homebuyer Requ	•	lifying income. Not 2% DPA	t subject to recaptu 3% DPA	4% DPA	DPA
No First Time Homebuyer Requestriction 3-Year Forgivable Second Lien Bovernment (FHA/USDA/VA)	•	lifying income. Not 2% DPA 7.125%	3% DPA 7.375%	4% DPA 7.625%	DPA N/A
No First Time Homebuyer Requestration 3-Year Forgivable Second Lien Sovernment (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI	•	7.125% 7.875%	3% DPA 7.375% 8.250%	4% DPA 7.625% N/A	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	•	7.125% 7.875% 8.000%	3% DPA 7.375% 8.250% 8.375%	4% DPA 7.625% N/A N/A	DPA N/A 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	•	7.125% 7.875% 8.000% 7.625%	3% DPA 7.375% 8.250% 8.375% 8.000%	4% DPA 7.625% N/A N/A 8.375%	DPA N/A N/A N/A N/A
No First Time Homebuyer Requ	•	7.125% 7.875% 8.000%	3% DPA 7.375% 8.250% 8.375%	4% DPA 7.625% N/A N/A	DPA N/A 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 Conventional FHLMC HFA Advantage Over 80% AMI	•	7.125% 7.875% 8.000% 7.750%	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125%	4% DPA 7.625% N/A N/A 8.375%	DPA N/A N/A N/A N/A
3-Year Forgivable Second Lien 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	uirement - 1003/credit qua	7.125% 7.875% 8.000% 7.625% 7.750% CTH) REPAYA	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125%	4% DPA 7.625% N/A N/A 8.375% 8.500%	DPA N/A N/A N/A N/A N/A
3-Year Forgivable Second Lien 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 Conventional FHLMC HFA Advantage Over 80% AMI My CHO	uirement - 1003/credit qua	1ifying income. Not 2% DPA 7.125% 7.875% 8.000% 7.625% 7.750% CTH) REPAYA 1ifying income. Not 2%	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% BLE t subject to recaptu 3%	4% DPA 7.625% N/A N/A 8.375% 8.500%	DPA N/A N/A N/A N/A N/A 5%
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 Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHO No First Time Homebuyer Requirements Repayable Second Lien (30-Year Deferred)	uirement - 1003/credit qua	7.125% 7.875% 8.000% 7.625% 7.750% CTH) REPAYA lifying income. Not 2% DPA	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% BLE t subject to recapture 3% DPA	4% DPA 7.625% N/A N/A 8.375% 8.500% re tax. 4% DPA	DPA N/A N/A N/A N/A N/A D/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 Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHO No First Time Homebuyer Requirement (FHA/USDA/VA)	uirement - 1003/credit qua	1ifying income. Not 2% DPA 7.125% 7.875% 8.000% 7.625% 7.750% CTH) REPAYA 1ifying income. Not 2% DPA 7.000%	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% BLE t subject to recaptu 3% DPA 7.250%	4% DPA 7.625% N/A N/A 8.375% 8.500% re tax. 4% DPA 7.375%	DPA N/A N/A N/A N/A N/A N/A N/A N/A
No First Time Homebuyer Requestions 3-Year Forgivable Second Lien 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 My CHO No First Time Homebuyer Requestions Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI	uirement - 1003/credit qua	1ifying income. Not 2% DPA 7.125% 7.875% 8.000% 7.625% 7.750% CTH) REPAYA 1ifying income. Not 2% DPA 7.000% 7.750%	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% SELE Example to recapture 3% DPA 7.250% 8.000%	4% DPA 7.625% N/A N/A N/A 8.375% 8.500% re tax. 4% DPA 7.375% 8.250%	DPA N/A N/A N/A N/A N/A N/A N/A N/A 5% 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 Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHO No First Time Homebuyer Requirement (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Preferred Over 80% AMI Conventional FNMA HFA Preferred Over 80% AMI	uirement - 1003/credit qua	2% DPA 7.125% 7.875% 8.000% 7.625% 7.750% CTH) REPAYA lifying income. Not 2% DPA 7.000% 7.750% 7.875%	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% **BLE** **subject to recapture 3% DPA 7.250% 8.000% 8.125%	4% DPA 7.625% N/A N/A 8.375% 8.500% re tax. 4% DPA 7.375% 8.250% 8.375%	DPA N/A N/A N/A N/A N/A N/A N/A N/A N/A
3-Year Forgivable Second Lien 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 My CHO No First Time Homebuyer Required 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 FNMA HFA Preferred Over 80% AMI Conventional FNMA HFA Preferred Over 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI	uirement - 1003/credit qua	1ifying income. Not 2% DPA 7.125% 7.875% 8.000% 7.625% 7.750% CTH) REPAYA 1ifying income. Not 2% DPA 7.000% 7.750% 7.875% 7.375%	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% BLE subject to recaptu 3% DPA 7.250% 8.000% 8.125% 7.750%	4% DPA 7.625% N/A N/A 8.375% 8.500% re tax. 4% DPA 7.375% 8.250% 8.375% 8.000%	5% DPA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/
3-Year Forgivable Second Lien 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 My CHO No First Time Homebuyer Required 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 FNMA HFA Preferred Over 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI	uirement - 1003/credit qua	2% DPA 7.125% 7.875% 8.000% 7.625% 7.750% CTH) REPAYA lifying income. Not 2% DPA 7.000% 7.750% 7.875%	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% **BLE** **subject to recapture 3% DPA 7.250% 8.000% 8.125%	4% DPA 7.625% N/A N/A 8.375% 8.500% re tax. 4% DPA 7.375% 8.250% 8.375%	DPA N/A N/A N/A N/A N/A N/A N/A 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 Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FNMA HFA Preferred Under 80% AMI 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	ICE Texas Home (Muirement - 1003/credit qua	2% DPA 7.125% 7.875% 8.000% 7.625% 7.750% CTH) REPAYA lifying income. Not 2% DPA 7.000% 7.750% 7.875% 7.375% 7.500%	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% **BLE** **subject to recapture 3% DPA 7.250% 8.000% 8.125% 7.750% 7.750%	4% DPA 7.625% N/A N/A 8.375% 8.500% re tax. 4% DPA 7.375% 8.250% 8.375% 8.000%	5% DPA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/
3-Year Forgivable Second Lien Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional 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	ICE Texas Home (Muirement - 1003/credit qua	## CTH) REPAYA CTH	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% BLE subject to recaptu 3% DPA 7.250% 8.000% 8.125% 7.750% 7.750% options	4% DPA 7.625% N/A N/A 8.375% 8.500% re tax. 4% DPA 7.375% 8.250% 8.375% 8.000%	5% DPA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/
3-Year Forgivable Second Lien 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 Conventional 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	ICE Texas Home (Muirement - 1003/credit qua	## CTH) REPAYA CTH	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% **BLE* **subject to recaptured to the second secon	4% DPA 7.625% N/A N/A 8.375% 8.500% re tax. 4% DPA 7.375% 8.250% 8.375% 8.000% 8.125% o be closed in 60 days	5% DPA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/
3-Year Forgivable Second Lien 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 My CHO No First Time Homebuyer Required 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 Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI	all Loans Originated through 2.50% \$2.50% \$225	## CTH) REPAYA CTH	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% BLE subject to recapture 3% DPA 7.250% 8.000% 8.125% 7.750% 7.750% 7.750% options oans are required to Extensions available	4% DPA 7.625% N/A N/A 8.375% 8.500% re tax. 4% DPA 7.375% 8.250% 8.375% 8.000% 8.125% o be closed in 60 days e at the following cost:	5% DPA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/
Applicable to Origination Points to SRP Lender Compliance File Review Fee* (Hilltop) No First Time Homebuyer Required Sovernment (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHO No First Time Homebuyer Required Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Advantage Under 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 Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI	all Loans Originated through \$2.50% \$225 \$400	## CTH) REPAYA CTH	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% BLE subject to recapture 3% DPA 7.250% 8.000% 8.125% 7.750% 7.750% 7.750% options oans are required to Extensions available 7 Days	4% DPA 7.625% N/A N/A 8.375% 8.500% re tax. 4% DPA 7.375% 8.250% 8.375% 8.000% 8.125% o be closed in 60 days e at the following cost: 0.0625%	5% DPA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/
No First Time Homebuyer Requestions 3-Year Forgivable Second Lien 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 My CHO No First Time Homebuyer Requestions of the Market 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 Applicable to Origination Points 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 the state of th	## CTH) REPAYA CTH	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% ABLE t subject to recapture 3% DPA 7.250% 8.000% 8.125% 7.750% 7.750% 7.750% Toptions oans are required to extensions available of Days 15 Days	4% DPA 7.625% N/A N/A 8.375% 8.500% re tax. 4% DPA 7.375% 8.250% 8.375% 8.000% 8.125% o be closed in 60 days e at the following cost: 0.0625% 0.1250%	5% DPA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/
Applicable to Origination Points to SRP Lender Compliance File Review Fee* (Hilltop) No First Time Homebuyer Required Sovernment (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FHLMC HFA Advantage Under 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI My CHO No First Time Homebuyer Required Repayable Second Lien (30-Year Deferred) Government (FHA/USDA/VA) Conventional FNMA HFA Preferred Under 80% AMI Conventional FNMA HFA Advantage Under 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 Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI Conventional FHLMC HFA Advantage Over 80% AMI	all Loans Originated through \$2.50% \$225 \$400	## CTH) REPAYA CTH	3% DPA 7.375% 8.250% 8.375% 8.000% 8.125% BLE subject to recapture 3% DPA 7.250% 8.000% 8.125% 7.750% 7.750% 7.750% options oans are required to Extensions available 7 Days	4% DPA 7.625% N/A N/A 8.375% 8.500% re tax. 4% DPA 7.375% 8.250% 8.375% 8.000% 8.125% o be closed in 60 days e at the following cost: 0.0625%	5% DPA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/

Additional Down Payment Assistance Available in Designated Counties For more info, please visit: https://thetexashomebuyerprogram.com/additional-grant-down-payment-assistance