



5/22/2025

Borrower Down Payment Assistance

My FIRST Texas Home (MFTH)

First Time Homebuyer- Considers income of all persons who will sign the Deed of Trust (including NPS).
Subject to Recapture tax.

30-Year Deferred Repayable Second Lien	Unassisted No DPA	2% DPA	3% DPA	4% DPA	5% DPA
Bond Funded Loan (FHA, USDA, VA)	6.250%	N/A	6.500%	6.750%	N/A
Targeted Area Bond Funded Loan (FHA, USDA, VA)	6.000%	N/A	6.250%	6.500%	N/A

COMBO: My FIRST Texas Home (MFTH) + MCC **

First Time Homebuyer- Considers income of all persons who will sign the Deed of Trust (including NPS).
20% MCC Credit Rate Subject to Recapture tax ** Military Combo MCC Issuance Fee Waived

30-Year Deferred Repayable Second Lien	Unassisted No DPA	2% DPA	3% DPA	4% DPA	5% DPA
COMBO Funded Loan Non Targeted & Targeted (FHA, USDA, VA)		6.750%	6.875%	7.125%	7.375%

3-Year Deferred Forgivable Second Lien	Unassisted No DPA	2% DPA	3% DPA	4% DPA	5% DPA
COMBO Funded Loan Non Targeted & Targeted (FHA, USDA, VA)		6.875%	7.125%	7.375%	7.625%

My CHOICE Texas Home (MCTH) FORGIVABLE

No First Time Homebuyer Requirement - 1003/credit qualifying income. Not subject to recapture tax.

3-Year Deferred Forgivable Second Lien	2% DPA	3% DPA	4% DPA	5% DPA
Government (FHA/USDA/VA)	6.875%	7.125%	7.375%	7.625%
Conventional FNMA HFA Preferred Under 80% AMI	7.250%	7.625%	7.750%	8.125%
Conventional FNMA HFA Preferred Over 80% AMI	7.375%	7.750%	7.875%	8.125%
Conventional FHLMC HFA Advantage Under 80% AMI	7.125%	7.500%	7.625%	7.875%
Conventional FHLMC HFA Advantage Over 80% AMI	7.250%	7.625%	7.750%	8.000%

My CHOICE Texas Home (MCTH) REPAYABLE

No First Time Homebuyer Requirement - 1003/credit qualifying income. Not subject to recapture tax.

30-Year Deferred Repayable Second Lien	2% DPA	3% DPA	4% DPA	5% DPA
Government (FHA/USDA/VA)	6.750%	6.875%	7.125%	7.375%
Conventional FNMA HFA Preferred Under 80% AMI	7.125%	7.375%	7.625%	7.785%
Conventional FNMA HFA Preferred Over 80% AMI	7.250%	7.500%	7.750%	8.000%
Conventional FHLMC HFA Advantage Under 80% AMI	7.000%	7.250%	7.500%	7.750%
Conventional FHLMC HFA Advantage Over 80% AMI	7.125%	7.375%	7.625%	7.785%

Applicable to all Loans Originated through the above loan options

Origination Points Up to and Not to Exceed (See Lender Guide for Specific Guidelines)	0.50%	Loans are required to be purchased within 60 days.		
MHU Funding Fee (See Lender Guide for Specific Guidelines)	0.50%			
Compliance File Review Fee* (Hilltop)	\$225	Extensions available at the following cost:		
MCC Issuance Fee** (Hilltop)	\$400			
Purchase File Funding Fee (TMS)	\$319	7 Days	0.0625%	
Tax Service Fee (TMS)	\$80	15 Days	0.1250%	
Fraud Prevention (TMS)	\$20	22 Days	0.1875%	
Life of Loan Flood Fee (TMS)	\$15	30 Days	0.2500%	
LENDER COMPENSATION				
SRP Lender	2.00%			

*Program Compliance Fees apply to all reservations
**Military Combo MCC Issuance Fee Waived

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