

# Programs at a glance.



Eligible properties include single family residences, duplexes with 1/2 owner occupancy, FHA approved condominiums and FHA approved manufactured Homes. Purchase price and average family income limits apply.

First Line Mortgage Loans	Eligibility	Loan Types	FICO Minimum	Debt to Income Maximum	Fees
<p><b>My First Texas Home</b></p> <p>Down payment assistance up to 5%.</p>	<p><b>First time homebuyers</b> (no ownership interest in primary residence in the past three years)</p> <ul style="list-style-type: none"> <li>• Waived for properties located in a Qualified Targeted Census Tract.</li> <li>• Waived for veterans.</li> </ul>	<ul style="list-style-type: none"> <li>• FHA</li> <li>• VA</li> <li>• USDA</li> </ul>	620	<p>Automated (AUS) Findings require 55% Max Debt to Income (DTI).</p> <p>Manual Underwrites must follow Agency Program Guidelines for Max DTI.</p>	<p><b>\$225 Compliance Review Fee</b></p> <p><b>\$85 Tax Service Fee</b></p> <p><b>\$400 MCC Issuance Fee</b> (for TDHCA first mortgage combined with TDHCA MCC)</p> <p>Fees are applicable for My First Texas, My Choice Texas, and/or MCC Programs as indicated above.</p> <p><b>Payable to Hilltop Securities through Hilltop Pay</b></p>
<p><b>My Choice Texas Home</b></p> <p>Down payment assistance up to 5%.</p>	<p>No first time homebuyer requirement for this program.</p>	<ul style="list-style-type: none"> <li>• FHA</li> <li>• VA</li> <li>• USDA</li> <li>• Conventional (FNMA/HFA Preferred)</li> </ul>	620	<p>Automated (AUS) Findings require 55% Max Debt to Income (DTI).</p> <p>Manual Underwrites must follow Agency Program Guidelines for Max DTI.</p>	<p><b>\$150 Loan Review Fee</b></p> <p><b>Payable to Idaho Housing Corp</b></p>
<p><b>Texas Mortgage Credit Certificate</b></p> <p>Available as a standalone MCC or combo.</p>	<p><b>First time homebuyers</b> (no ownership interest in primary residence in the past three years)</p> <ul style="list-style-type: none"> <li>• Waived for properties located in a Qualified Targeted Census Tract.</li> <li>• Waived for veterans.</li> </ul>	<ul style="list-style-type: none"> <li>• FHA</li> <li>• VA</li> <li>• USDA</li> <li>• Conventional</li> </ul>		<p>No Max DTI or Min FICO for MCC Program. Follow Lender Guidelines.</p>	

