**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.

<table>
<thead>
<tr>
<th>First Line Mortgage Loans</th>
<th>Eligibility</th>
<th>Loan Types</th>
<th>FICO Minimum</th>
<th>Debt to Income Maximum</th>
<th>Fees</th>
</tr>
</thead>
</table>
| **My First Texas Home**   | First time homebuyers  
(no ownership interest in primary residence in the past three years)  
• Waived for properties located in a Qualified Targeted Census Tract.  
• Waived for veterans. | FHA  
VA  
USDA | 620 | Automated (AUS) Findings require 55% Max Debt to Income (DTI).  
Manual Underwrites must follow Agency Program Guidelines for Max DTI. | $225 Compliance Review Fee  
$85 Tax Service Fee  
$400 MCC Issuance Fee  
(for TDHCA first mortgage combined with TDHCA MCC) |
| **My Choice Texas Home**  | No first time homebuyer requirement for this program.  
| FHA  
VA  
USDA  
Conventional (FNMA/HFA Preferred) | 620 | Automated (AUS) Findings require 55% Max Debt to Income (DTI).  
Manual Underwrites must follow Agency Program Guidelines for Max DTI. | Payable to Hilltop Pay  
Securities through Hilltop Pay  
$150 Loan Review Fee  
Payable to Idaho Housing Corp |
| **Texas Mortgage Credit Certificate** | First time homebuyers  
(no ownership interest in primary residence in the past three years)  
• Waived for properties located in a Qualified Targeted Census Tract.  
• Waived for veterans. | FHA  
VA  
USDA  
Conventional | No Max DTI or Min FICO for MCC Program. Follow Lender Guidelines. | |

The Texas Homebuyer Program  
Texas Department of Housing and Community Affairs  
www.TheTexasHomebuyerProgram.com  

txhomebuyer@tdhca.state.tx.us  
Toll-Free: 1-800-792-1119