

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>My First Texas Home</p> <p>Down payment assistance up to 5%.</p>	<p>First time homebuyers (no ownership interest in primary residence in the past three years)</p> <ul style="list-style-type: none"> • Waived for properties located in a Qualified Targeted Census Tract. • Waived for veterans. 	<ul style="list-style-type: none"> • FHA • VA • USDA 	620	Automated (AUS) Findings or Manual Underwrite Approve/Eligible Findings require 50% Max Debt to Income (DTI).	<p>\$275 Compliance Review</p> <p>\$150 Loan Review Fee</p> <p>\$85 Tax Service Fee</p> <p>\$400 MCC Issuance Fee (for TDHCA first mortgage combined with TDHCA MCC)</p>
<p>My Choice Texas Home</p> <p>Down payment assistance up to 5%.</p>	No first time homebuyer requirement for this program.	<ul style="list-style-type: none"> • FHA • VA • USDA • Conventional (FNMA HFA Preferred) 	620	Automated (AUS) Findings or Manual Underwrite Approve/Eligible Findings require 50% Max Debt to Income (DTI).	<p><i>Fees are applicable for My First Texas, My Choice Texas, and/or MCC Programs as indicated above.</i></p>
<p>Texas Mortgage Credit Certificate</p> <p>Available as a standalone MCC or combo.</p>	<p>First time homebuyers (no ownership interest in primary residence in the past three years)</p> <ul style="list-style-type: none"> • Waived for properties located in a Qualified Targeted Census Tract. • Waived for veterans. 	<ul style="list-style-type: none"> • FHA • VA • USDA • Conventional 		Automated (AUS) Findings or Manual Underwrite Approve/Eligible Findings require 50% Max Debt to Income (DTI).	

