



12/8/2025

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)	5.500%	N/A	5.750%	5.875%	N/A
Targeted Area Bond Funded Loan (FHA, USDA, VA)	5.375%	N/A	5.625%	5.750%	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)		N/A	N/A	N/A	N/A

**3-Year Deferred Forgivable Second Lien**

COMBO Funded Loan Non Targeted & Targeted (FHA, USDA, VA)	N/A	N/A	N/A	N/A
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**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)	6.125%	6.375%	6.500%	6.875%
Conventional FNMA HFA Preferred Under 80% AMI	6.500%	6.625%	6.875%	7.250%
Conventional FNMA HFA Preferred Over 80% AMI	6.625%	6.750%	7.000%	7.375%
Conventional FHLMC HFA Advantage Under 80% AMI	6.500%	6.750%	6.875%	7.125%
Conventional FHLMC HFA Advantage Over 80% AMI	6.625%	6.875%	7.000%	7.250%

**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)	5.875%	6.000%	6.125%	6.250%
Conventional FNMA HFA Preferred Under 80% AMI	6.250%	6.375%	6.500%	6.625%
Conventional FNMA HFA Preferred Over 80% AMI	6.375%	6.500%	6.625%	6.750%
Conventional FHLMC HFA Advantage Under 80% AMI	6.250%	6.375%	6.500%	6.625%
Conventional FHLMC HFA Advantage Over 80% AMI	6.375%	6.500%	6.625%	6.750%

**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	7 Days	0.0625%	
Purchase File Funding Fee (TMS)	\$319	15 Days	0.1250%	
Tax Service Fee (TMS)	\$80	22 Days	0.1875%	
Fraud Prevention (TMS)	\$20	30 Days	0.2500%	
Life of Loan Flood Fee (TMS)	\$15			

**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://welcomehome.tdhca.texas.gov/additional-grant-down-payment-assistance>