



3/13/2026

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).
15% 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)		6.125%	6.250%	6.375%	6.500%
3-Year Deferred Forgivable Second Lien					
COMBO Funded Loan Non Targeted & Targeted (FHA, USDA, VA)		6.375%	6.625%	6.875%	7.000%

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)	6.375%	6.625%	6.875%	7.000%
Conventional FNMA HFA Preferred Under 80% AMI	6.500%	6.750%	7.125%	7.250%
Conventional FNMA HFA Preferred Over 80% AMI	6.625%	6.875%	7.250%	7.375%
Conventional FHLMC HFA Advantage Under 80% AMI	6.500%	6.750%	7.125%	7.250%
Conventional FHLMC HFA Advantage Over 80% AMI	6.625%	6.875%	7.250%	7.375%

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)	6.125%	6.250%	6.375%	6.500%
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%
MHU Funding Fee (See Lender Guide for Specific Guidelines)	0.50%
Compliance File Review Fee* (Hilltop)	\$225
MCC Combo Issuance Fee** (Hilltop)	\$400
MCC Stand-Alone Issuance Fee** (Hilltop)	\$1000
Purchase File Funding Fee (TMS)	\$319
Tax Service Fee (TMS)	\$80
Fraud Prevention (TMS)	\$20
Life of Loan Flood Fee (TMS)	\$15

Loans are required to be purchased within 60 days.		
Extensions available at the following cost:		
	7 Days	0.0625%
	15 Days	0.1250%
	22 Days	0.1875%
	30 Days	0.2500%
Additional Down Payment Assistance Available in Designated Counties For more info, please visit:		

LENDER COMPENSATION	
SRP Lender	2.00%
*Program Compliance Fees apply to all reservations	
**Military Combo MCC Issuance Fee Waived	

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