



4/14/2026

Borrower Down Payment Assistance

My FIRST Texas Home (MFTH)

First Time Homebuyer Requirement

30-Year Deferred Repayable Second Lien	No DPA	2% DPA	3% DPA	4% DPA	5% DPA
	Bond Funded Loan (FHA, USDA, VA)	5.625%	N/A	5.875%	6.000%
Targeted Area Bond Funded Loan (FHA, USDA, VA)	5.500%	N/A	5.750%	5.875%	N/A

COMBO: My FIRST Texas Home (MFTH) + MCC**

First Time Homebuyer Requirement

15% MCC Credit Rate

** MCC Issuance Fee Waived for Military

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%

3-Year Deferred Forgivable Second Lien

COMBO Funded Loan Non Targeted & Targeted (FHA, USDA, VA)	6.250%	6.500%	6.750%	7.000%
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My CHOICE Texas Home (MCTH)

No First Time Homebuyer Requirement

Permanent Buy Down Available for MCTH request email: tdhcabuydown@hilltopsecurities.com

3-Year Deferred Forgivable Second Lien	2% DPA	3% DPA	4% DPA	5% DPA
	Government (FHA/USDA/VA)	6.250%	6.500%	6.750%
Conventional FNMA HFA Preferred Under 80% AMI	6.750%	7.000%	7.250%	7.500%
Conventional FNMA HFA Preferred Over 80% AMI	6.875%	7.125%	7.375%	7.625%
Conventional FHLMC HFA Advantage Under 80% AMI	6.750%	7.000%	7.250%	7.500%
Conventional FHLMC HFA Advantage Over 80% AMI	6.875%	7.125%	7.375%	7.625%

30-Year Deferred Repayable Second Lien	2% DPA	3% DPA	4% DPA	5% DPA
	Government (FHA/USDA/VA)	6.125%	6.250%	6.375%
Conventional FNMA HFA Preferred Under 80% AMI	6.375%	6.500%	6.750%	6.875%
Conventional FNMA HFA Preferred Over 80% AMI	6.500%	6.625%	6.875%	7.000%
Conventional FHLMC HFA Advantage Under 80% AMI	6.375%	6.500%	6.750%	6.875%
Conventional FHLMC HFA Advantage Over 80% AMI	6.500%	6.625%	6.875%	7.000%

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:

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

LENDER COMPENSATION

SRP Lender 2.00%

*Program Compliance Fees apply to all reservations

**Military Combo MCC Issuance Fee Waived