



5/13/2026

**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%	N/A
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%	6.500%

**3-Year Deferred Forgivable Second Lien**

COMBO Funded Loan Non Targeted & Targeted (FHA, USDA, VA)		6.250%	6.375%	6.625%	7.000%
---	--	--------	--------	--------	--------

**My CHOICE Texas Home (MCTH)**

No First Time Homebuyer Requirement

Permanent Buy Down Available for MCTH request email: [tdhcabuydown@hilltopsecurities.com](mailto:tdhcabuydown@hilltopsecurities.com)

3-Year Deferred Forgivable Second Lien	2% DPA	3% DPA	4% DPA	5% DPA
Government (FHA/USDA/VA)	6.250%	6.375%	6.625%	7.000%
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%	6.500%
Conventional FNMA HFA Preferred Under 80% AMI	6.625%	6.750%	6.875%	7.000%
Conventional FNMA HFA Preferred Over 80% AMI	6.750%	6.875%	7.000%	7.125%
Conventional FHLMC HFA Advantage Under 80% AMI	6.625%	6.750%	6.875%	7.000%
Conventional FHLMC HFA Advantage Over 80% AMI	6.750%	6.875%	7.000%	7.125%

**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%	<p><b>Loans are required to be purchased within 60 days.</b></p> <p>Extensions available at the following cost:</p> <table border="1"> <tr> <td>7 Days</td> <td>0.0625%</td> </tr> <tr> <td>15 Days</td> <td>0.1250%</td> </tr> <tr> <td>22 Days</td> <td>0.1875%</td> </tr> <tr> <td>30 Days</td> <td>0.2500%</td> </tr> </table>	7 Days	0.0625%	15 Days	0.1250%	22 Days	0.1875%	30 Days	0.2500%
7 Days	0.0625%									
15 Days	0.1250%									
22 Days	0.1875%									
30 Days	0.2500%									
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									

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