



6/15/2026

Borrower Down Payment Assistance

My FIRST Texas Home (MFTH)

First Time Homebuyer Requirement

30-Year Deferred Repayable Second Lien	2%		3%		4%		5%	
	No DPA	DPA	DPA	DPA	DPA	DPA	DPA	DPA
Bond Funded Loan (FHA, USDA, VA)	5.750%	N/A	6.000%	6.125%	6.125%	6.125%	6.125%	N/A
Targeted Area Bond Funded Loan (FHA, USDA, VA)	5.625%	N/A	5.875%	6.000%	6.000%	6.000%	6.000%	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		2%		3%		4%		5%	
	No DPA	DPA	DPA	DPA	DPA	DPA	DPA	DPA	DPA	DPA
COMBO Funded Loan Non Targeted & Targeted (FHA, USDA, VA)			6.125%	6.250%	6.250%	6.375%	6.375%	6.500%	6.500%	6.500%

3-Year Deferred Forgivable Second Lien

COMBO Funded Loan Non Targeted & Targeted (FHA, USDA, VA)	6.250%	6.500%	6.625%	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%		3%		4%		5%	
	DPA	DPA	DPA	DPA	DPA	DPA	DPA	DPA
Government (FHA/USDA/VA)	6.250%	6.500%	6.500%	6.625%	6.625%	6.625%	6.625%	7.000%
Conventional FNMA HFA Preferred Under 80% AMI	6.875%	7.250%	7.250%	7.375%	7.375%	7.375%	7.375%	7.625%
Conventional FNMA HFA Preferred Over 80% AMI	7.000%	7.375%	7.375%	7.500%	7.500%	7.500%	7.500%	7.750%
Conventional FHLMC HFA Advantage Under 80% AMI	6.750%	7.125%	7.125%	7.375%	7.375%	7.375%	7.375%	7.625%
Conventional FHLMC HFA Advantage Over 80% AMI	6.875%	7.250%	7.250%	7.500%	7.500%	7.500%	7.500%	7.750%

30-Year Deferred Repayable Second Lien	2%		3%		4%		5%	
	DPA	DPA	DPA	DPA	DPA	DPA	DPA	DPA
Government (FHA/USDA/VA)	6.125%	6.250%	6.250%	6.375%	6.375%	6.375%	6.375%	6.500%
Conventional FNMA HFA Preferred Under 80% AMI	6.625%	6.750%	6.750%	6.875%	6.875%	6.875%	6.875%	7.000%
Conventional FNMA HFA Preferred Over 80% AMI	6.750%	6.875%	6.875%	7.000%	7.000%	7.000%	7.000%	7.125%
Conventional FHLMC HFA Advantage Under 80% AMI	6.625%	6.750%	6.750%	6.875%	6.875%	6.875%	6.875%	7.000%
Conventional FHLMC HFA Advantage Over 80% AMI	6.750%	6.875%	6.875%	7.000%	7.000%	7.000%	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% 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	<p>Loans are required to be purchased within 60 days.</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> <p>Additional Down Payment Assistance Available in Designated Counties For more info, please visit:</p> <p>https://welcomehome.tdhca.texas.gov/additional-grant-down-payment-assistance</p>	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%								
LENDER COMPENSATION SRP Lender 2.00% *Program Compliance Fees apply to all reservations **Military Combo MCC Issuance Fee Waived									