

TWO TYPES OF ASSISTANCE ARE AVAILABLE

Fixed Rate Loans with Down Payment Assistance (DPA)

- Several rate, loan and DPA options available
- DPA can be up to 5% of the loan amount
- DPA provided as a grant or second lien loan
- No first-time home buyer requirement

Mortgage Credit Certificates (MCC)

- A special tax credit that refunds a portion of the mortgage interest you pay every year
- Save thousands of dollars over the life of the loan
- Only for first-time home buyers or those who have not owned a primary residence in the last three years
- Must be used with TSAHC's DPA
- FREE for Texas Heroes

Important Notes

- Home buyers may purchase a home anywhere in Texas using our DPA and MCC programs.
- Closing a loan using our programs does not take any longer than a traditional mortgage loan.
- Combining the DPA and MCC programs can help you qualify for the mortgage loan.

For more information:



Better Homes
and Gardens
REAL ESTATE

ANN HAINES
REALTOR®

Business card / contact area

 214-677-5105

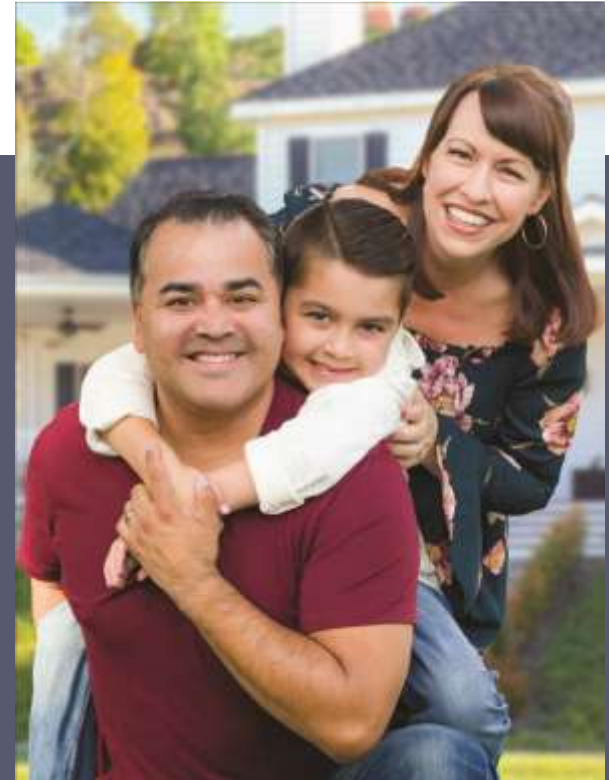
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 WinansBHG.com

WINANS

Texas State Affordable Housing Corporation
6701 Shirley Ave., Austin, TX 78752
www.ReadyToBuyATexasHome.com
homeownership@tsahc.org | (877) 508-4611

Funding subject to availability. Requirements, rates, and assistance levels are subject to change.



READY TO BUY A HOME?

TSAHC CAN HELP!



The Texas State Affordable Housing Corporation (TSAHC) offers the Home Sweet Texas and Homes for Texas Heroes Programs to help low and moderate income home buyers, including teachers, veterans, police officers, corrections officers and fire fighters, purchase a home anywhere in Texas.



HOW TO GET STARTED

STEP 1

Find out if you're eligible. Go to www.ReadyToBuyATexasHome.com and take the Eligibility Quiz to determine if you meet our requirements.

STEP 2

Home buyers need to work directly with one of our approved lenders to use our programs. Inform the lender that you'd like to use TSAHC's programs. They will walk you through the application process, ensuring you qualify.

STEP 3

All home buyers must complete a home buyer education course prior to closing on their home loan. Quality courses are listed on the Texas Financial Toolbox at www.TexasFinancialToolbox.com.



TEXAS FINANCIAL
TOOLBOX
Tools to get your house in order.



Questions?

TSAHC has a dedicated Homeownership Team ready to help you. Contact us at our toll free number: (877) 508-4611.

