

Down Payment Assistance Programs

IN TEXAS

	SETH Five Star Texas Advantage	TSAHC DPA	TDHCA DPA	Supreme Dream DPA
Down Payment Assistance	1%-5% (based on final loan amount) non-repayable grant	3%-5% (based on final loan amount) non-repayable grant)	2%-5% (2nd mortgage lien with 30 year term at 0% interest)	3.5% or 5%
Loan Programs	FHA/VA/USDA/Conventional	FHA/VA/USDA/Conventional	FHA/VA/USDA/Conventional	FHA
Minimum Credit Score	640	620	620	650
Income Limit	Varies by County (please check with loan originator)	Varies by County (please check with loan originator)	Varies by County (please check with loan originator)	Varies by County (please check with loan originator)
Available Areas	Entire State of Texas (except city limits of El Paso, Grand Prairie and Travis County)	Entire State of Texas	Entire state of Texas	All States
Purchase Limit	Varies by County (please check with loan originator)	Varies by County (please check with loan originator)	Varies by County (please check with loan originator)	Varies by County (please check with loan originator)
Miscellaneous Info	30 year fixed rate loans. Must be primary residence. Can be combined with Mortgage Credit Certificate (MCC), Online SETH Homebuyer education class required. No first time home buyer requirement. 1-4 units allowed	30 year fixed rate loans. Must be primary residence. Available for teachers, fire fighters, police & correctional officers, veterans and low and moderate income home buyers. You DO NOT have to be a first time home buyer. Online home buyer education class required. No manufactured housing. MCC Options available.	30 year fixed rate. Purchase only. Must be first time home buyer (except eligible veterans). Primary residence purchase only. Online homebuyer class required. MCC options available. 1-2 unit properties allowed. Second lien down payment and closing cost assistance loans are repayable and are secured by a lien featuring a 30 year term at 0% interest.	30 year fixed rate loans. Must be primary residence. No First-time homebuyer requirement. Cannot be combined with Mortgage Credit Certificate (MCC)



Get started at www.TheStatewideGroup.com

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