



# Homes for Texas Heroes

Protecting the American Dream of Homeownership for those who Protect Us

## Down Payment Assistance for Police Officers

**Qualifying Professions\*:** Peace Officers • Public Security Officers

*\*must be licensed through the Texas Commission on Law Enforcement (TCOLE)*

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**The Homes for Texas Heroes Program, by MFStpo, offers two valuable types of assistance dedicated to helping Police Officers achieve homeownership:**



### **Fixed Rate Loans with Down Payment Assistance (DPA):**

- Benefit from a variety of rate, loan, and DPA options, allowing you to choose what best suits your needs.
- The Down Payment Assistance can be as much as 5% of the loan amount, lowering out of pocket costs.



### **Mortgage Credit Certificates:**

- Unlock a special tax credit that effectively reduces your federal income taxes every year.
- Designed for first-time buyers, this opportunity is ideal for those who haven't owned a home in the last 3 years.
- As an additional perk, Texas Heroes using MFStpo's DPA can enjoy the Mortgage Credit Certificates for FREE, saving a remarkable \$500!

**For more information:**

