

# Homes for Texas Heroes

Our Way of Thanking Our Community's Teachers

## Down Payment Assistance for Texas Teachers

### Qualifying Professions\*:

- Teachers
- Teacher Aides
- School Librarians
- School Counselors
- School Nurses

*\*Must work in a K-12 public school in Texas*

**The Homes for Texas Heroes Program, provided by MFStpo, offers two types of valuable assistance specifically designed to help Texas Teachers become homeowners:**

### 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, reducing your 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:**

