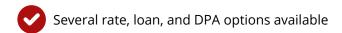
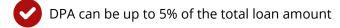
## Homeownership Doesn't Need to Be Out of Reach for Our Generation

No matter your age, you could qualify for one of our mortgage assistance programs.

The Home Sweet Texas Home Loan Program has been carefully crafted to assist Texans in fulfilling their dream of becoming homeowners. There are two ways this program can help you get essentially free money for the down payment and mortgage of your new home:

Fixed Rate Loans with Down Payment Assistance (DPA)





Mortgage Credit Certificates:

A special tax credit that reduces your federal income taxes every year

For first-time buyers (those who have not owned a home in the last 3 years)

Can be used with MFStpo's DPA

## For more information:

