



Start Your New Life Together in a Home of Your Own

We make homeownership dreams come true for your new family.

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 closing costs of your new home:

Fixed Rate Loans with Down Payment Assistance (DPA)



Several rate, loan, and DPA options available



DPA can be up to 5% of the total loan amount

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:

