

Mortgage assistance programs can turn your cramp apartment living into your home owning dreams.

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	intorr	mation