

An extraordinary program for local heroes who provide extraordinary services.

As one of the top lenders participating in this program, Academy Mortgage is committed to making affordable homeownership available for Texas' finest! The Texas State Affordable Housing Corporation provides two types of programs to help eligible local Heroes and their families become successful homeowners:

1. Low Interest Rate Loans with **Down Payment Assistance**

- Low fixed interest rate.
- Down payment and closing cost assistance of up to 5% of the loan amount as a repayable loan, with no required monthly payments.
- · Down payment and cost assistance is also available as a grant that never needs to be repaid.

2. Mortgage Credit Certificates

- · May save the homebuyer thousands of dollars over the life of the loan.*
- Exclusively for first-time homebuyers; can be used with TSAHC's Down Payment Assistance program.



To be eligible for these programs, an individual must be employed as one of the following: Classroom Teacher, Teacher Aide, School Librarian, School Nurse, School Counselor, Nursing and Allied Health Faculty, Veteran, Firefighter, EMS Personnel, Peace Officer, Corrections Officer, County Jailer, or Public Security Officer.

CONTACT ME today for more information about this outstanding loan program for Texans!





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* Income and credit requirements apply. Homebuyers can take the Eligibility Quiz at www.tsahc.org and then contact their local Academy Mortgage branch to pre-qualify.** **Pre-qualification is not a commitment to lend. Please consult a tax professional about your specific situation and the tax savings benefits of homeownership. MAC1023-1483836