



# An extraordinary program for Texas homebuyers and their families to realize the dream of homeownership.

The **Texas State Affordable Housing Corporation Home Sweet Texas Home Loan Program** provides two types of assistance to help eligible Texans 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
- Down payment assistance is a grant and never needs to be repaid after 6 months
- Can be used to purchase a home

## 2 Mortgage Credit Certificates

- Provide homebuyer with a dollar-for-dollar savings of every year as a tax credit\*
- May save the homebuyer thousands of dollars over the life of the loan in taxes\*
- Exclusively for first-time homebuyers; can be used with TSAHC's Down Payment Assistance program

Income and credit requirements apply. Homebuyers can take the Eligibility Quiz at [www.tsahc.org](http://www.tsahc.org) and then contact their local Academy Mortgage branch to get pre-approved.\*\*



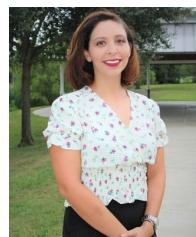
Down Payment Help  
For Home Buyers



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\*\*Pre-approval is not a commitment to lend. \*Please consult a tax professional about your specific situation and the tax savings benefits of homeownership. MAC723-1482235