



TRAVIS COUNTY HILL COUNTRY DOWN PAYMENT ASSISTANCE

Travis County Hill Country Down Payment Assistance provides mortgage loan assistance for homebuyers purchasing a primary residence. The assistance is in the form of a grant; therefore, no additional lien would be placed on the property and no repayment required. The funds can be used for the borrower's down payment and/or closing costs. The dollar amount of the assistance is calculated on the total loan amount with 4% and 5% grants available. Assistance can be used in conjunction with FHA/VA and USDA loans.

The program does not have a first time homebuyer restriction. Assistance is available to all qualified borrowers throughout Travis County including the City of Austin. Properties in the City of Austin but in Williamson County are not eligible. Tax Certificate will be used to determine the location of property.

PROGRAM REQUIREMENTS

- Maximum Credit Qualifying Income: \$107,520 regardless of family size based on the underwriter calculation of income.
- No manual underwriting allowed on FHA loans
- No purchase price limits - follow Agency guidelines for maximum loan amount
- 45.0% maximum DTI on all loan programs
- Homebuyer Education is required only for first-time homebuyers. Online classes are available at www.ehomeamerica.org. Fees for class may vary.

APPLY NOW - MIA

APPLY NOW - STEVEN

TO SEE IF YOU QUALIFY!



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