

CAPITAL AREA HOUSING FINANCE

DON'T LET YOUR REAL ESTATE DREAMS RUN OUT OF STEAM



Unique program that provides borrowers with a Mortgage Credit Certificate (MCC) and down payment assistance. The borrower must utilize the MCC program to receive any of the assistance funds.

PROGRAM HIGHLIGHTS:

- A grant of \$5,000 per household is available to eligible homebuyers for down payment and closing cost assistance for properties located within the counties of Bastrop, Caldwell, Williamson & Hays
- A grant of \$7,500 per household is available to eligible homebuyers for down payment and closing cost assistance for properties located within the counties of Blanco, Burnet, Fayette, Lee & Llano
- Must be a first time homebuyer – cannot have owned a home in 3 years and must occupy home as primary residence
- Meet standard mortgage underwriting requirements with FHA, VA, or USDA-RHS, as applicable demonstrating credit worthiness.
- An MCC Package Review Fee of \$225 and an MCC Issuance Fee of 1% of the mortgage loan amount will be collected. May be paid by borrower, seller or lender, as allowable by FHA, VA, or USDA-RHS. Additionally, the grant funds can be used to pay this MCC fee.

APPLY NOW - MIA

APPLY NOW - STEVEN

TO SEE IF YOU QUALIFY!



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