

HyperSmart

HOME LOANS

NMLS ID 2179191

Your Local DPA Experts

100% Financing / No Down Payment Loans

Portfolio Texas Down Payment Assistance (DPA) Loans

Unique Portfolio DPA options outside of TSAHC & TDHCA

No income limit

No 1st time home buyer restrictions

Portfolio 5 year Forgivable DPA

Portfolio 10 year Repayable DPA

Portfolio Shared appreciation DPA

Non occupant co-borrower allowed

No DTI limit as long as you have AUS approval

Up to county FHA Limit on base loan



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EQUAL HOUSING
OPPORTUNITY

This is not a commitment to make a loan. Loans are subject to borrower qualifications, including income, property evaluation, sufficient equity in the home to meet LTV requirements, and final credit approval. Approvals are subject to underwriting guidelines, interest rates, and program guidelines, and are subject to change without notice based on applicant's eligibility and market conditions. Refinancing an existing loan may result in total finance charges being higher over life of loan. A reduction in payments may reflect a longer loan term. Terms of the loan may be subject to payment of points and fees by the applicant. HyperSmart Home Loans powered by Xpert Home Lending, Inc. is an Equal Opportunity Lender and an Equal Housing Lender | NMLS 2179191